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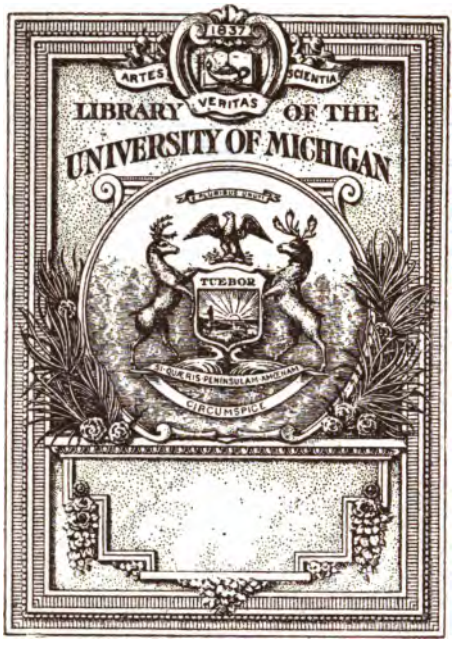


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# BUDGETS OF FAMILIES AND INDIVIDUALS OF KENSINGTON, PHILADELPHIA

BY

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AND

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A THESIS

PRESENTED TO THE FACULTY OF THE GRADUATE SCHOOL IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF DOCTOR OF PHILOSOPHY

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# PREFACE.

Miss Little and Mr. Cotton, as members of a seminar in Economics (1913–1914) under my direction, were encouraged to make an investigation of the budgets of textile workers of the northeast section of Philadelphia. At the end of the year a dissertation, of which the present work is an extended study, was written by them and accepted by the Faculty of the Graduate School of the University of Pennsylvania in partial fulfillment of the requirements for the degree of Doctor of Philosophy.

SIMON N. PATTEN.

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# INTRODUCTION.

## SCOPE OF THE STUDY.

*Purpose.*—The purpose of the investigators in making this study has been: (1) to present in detail the budgets of a number of representative textile-mill workers of the northeast section of Philadelphia, known as Kensington; (2) to attempt to ascertain, from an analysis of the data obtained in the investigation, what may be considered a fair standard of living for a textile-mill worker's family of Kensington, and what may be considered a fair standard of living for an unmarried woman textile-mill worker of Kensington; and (3) to discover, in so far as the data obtained might justify the drawing of any general conclusions, what likelihood there is that a man employed in the textile industry of Kensington can earn an income sufficient for the support of a family according to a fair standard of living, and what likelihood there is that a woman employed in the textile industry of Kensington can earn an income sufficient to enable her to support herself according to a fair standard of living.

*Number of Budgets Presented.*—Fifty-five persons were asked to keep accounts for this study, and agreed to do so. Of these, all but thirty-four either failed entirely to keep accounts, or kept them for periods too brief to be of use. Twenty-three of the thirty-four accounts that were kept, were those of families; eight of these were kept for an entire year. The other eleven accounts that were kept, were those of unmarried persons (nine women and two men); seven women and one man each furnished data covering a year or more.

*Period of Investigation.*—The investigation for this study was begun in March, 1913, and most of the budgets cover a part of the year 1913, and a part of the year 1914; a few extend into 1915. Four of the unmarried women who kept accounts for this study (Individuals No. 1, No. 2, No. 3, and No. 4), and one of the families (Family No. 19), allowed use to be made also of accounts which they had kept prior to the period of the investigation.

*Budgets of Families.*—The families whose budgets are presented in this monograph (Chapter I), represent the important types to be found in the Kensington mill district, with the exception that little

emphasis is put upon the class living below the "poverty line." Owing to the ignorance and the intemperance common among members of the families of this lowest class, it is impossible to get accurate accounts from them for any length of time.

*Budgets of Individuals.*—As a rule, the family is the economic unit among the mill workers of Kensington; the father and the other wage-earning members of the family ordinarily turn all of their earnings into a common fund, of which the mother has charge, and out of which she provides for the needs of the family. Where a child does not turn all of his earnings into the family fund, but pays a stated sum to his mother each week, he is said to "pay board." The custom of "paying board," however, is the exception in Kensington. The children generally give over all of their earnings to their mother until they are grown up, or even longer,—unmarried daughters sometimes giving over their earnings into the family fund until they are middle-aged women.

This custom of pooling the family earnings, although in many cases it enables the child to enjoy a higher standard of living than would be possible if he were obliged to support himself entirely out of his own earnings, has the disadvantage, from a social point of view, particularly in the case of women, of obscuring the issue of a living wage. Where a daughter gives over her earnings into the family fund, her budget cannot be separated from the family budget, and it is impossible to know what her standard of living would be, if she were obliged to support herself entirely out of her own earnings.

The great majority of women and girls who are employed in the textile industry of Kensington, are members of textile-mill workers' families of the district, and live at home; and by far the larger number of those who live at home turn over their entire earnings to their mothers. It is, therefore, only from the comparatively small class of women textile-mill workers of Kensington who live independently, boarding with strangers, or who, if they live at home, follow the practice of "paying board," that it is possible to obtain complete personal budgets. Eight of the nine women whose accounts are presented in that part of this monograph (Chapter III) which deals with the budgets of individuals, either lived independently, or else "paid board" at home. The ninth woman (Individual No. 8) lived at home, "paying board" for a part of the period of her account; for the remainder of the period, only her clothing expenditure could be separated from the family expenditures.

The budgets of two unmarried young men are given among the budgets of individuals, in order that the standards of living of these two men with no dependents may be compared with the standards of living of the nine women. As a rule, the problem which is of social interest in connection with the earning power of a man, is not whether the man can earn an income sufficient to enable him to maintain a fair standard of living himself, but whether he can earn enough to enable him to support a family. Except for purposes of comparison, therefore, the budgets of unmarried young men who have no persons dependent upon them for support, have less social significance than have the budgets of self-supporting women.

*Supplementary Wage Data Obtained from Pay Rolls.*—In addition to the material furnished by the twenty-three families whose budgets are presented in Chapter I, and to that furnished by the eleven individuals whose budgets are presented in Chapter III, data with regard to the wages of nineteen representative men textile-mill workers and twenty-seven representative women textile-mill workers, for the year 1912–1913, or the year 1913, were obtained by the investigators from the pay rolls of three Kensington mills, with the permission of the mill owners. Tables and charts based upon the data obtained from these pay rolls, are presented in Chapter II and Chapter IV. The tables and charts in Chapter II, showing the earnings of nineteen representative men textile-mill workers, if examined in connection with the budgets of the twenty-three families of Chapter I, will give some idea as to the standard of living that can be maintained by the family of a man employed in any one of the lines of textile work represented in these tables and charts. The tables and charts in Chapter IV, showing the earnings of twenty-seven representative women textile-mill workers, if examined in connection with the budgets of the nine unmarried women of Chapter III, will give some idea as to the standard of living that can be maintained by a self-supporting woman who is employed in any one of the lines of textile work represented in these tables and charts.

*Fair Standard of Living for Cotton-Mill Workers' Families of Fall River, According to Report of United States Government.*—The authors of the United States government report of 1911, entitled "Family Budgets of Typical Cotton-Mill Workers," [1] attempted, from an

[1] 61st Congress, 2d Session, Senate Document No. 645, *Report on Condition of Woman and Child Wage-Earners in the United States*, Vol. XVI: *Family Budgets of Typical Cotton-Mill Workers*, 1911.

analysis of the budgets of a number of representative families of cotton-mill workers in the South, and in Fall River, Massachusetts, to determine what, according to the customs prevailing in each of these localities, was a fair standard of living. The amounts allowed in that report for the items entering into what its authors determined upon as a fair standard of living for a Fall River family, are frequently referred to in the present monograph, for the purpose of comparison. It should be borne in mind, however, in using these figures for comparison, that the standard of the government report was based upon an investigation made in 1909,[1] while the investigation for the present study was not begun until 1913; there was, therefore, some change in prices between the periods of the two investigations.

*Fair Standard of Living for Textile-Mill Workers of Kensington, Based upon Present Investigation.*—In Chapter II, the investigators have suggested a fair standard budget for a textile-mill worker's family of Kensington, and in Chapter IV they have done the same for an unmarried woman textile-mill worker of Kensington. These suggested budgets are based, for the most part, upon customs and standards prevailing in Kensington, as revealed by the investigation for the present study.

## METHOD PURSUED IN THE STUDY.

*Budgets of Families.*—The general information with regard to the families whose budgets are presented in this monograph, was obtained by questioning the housewives, and by personal observation. Following is the questionnaire used:

### QUESTIONNAIRE.

*Composition of Family.*

1. Name.
2. Address.
3. Members. Age. Sex.
4. Years in Kensington.
5. Name of establishment employing member of family.
6. Occupation.
7. Age at marriage.

*Family Income.*

8. Work outside the home.
9. Home work.
10. Lodgers. Boarders.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, p. 15.

11. Additional income.
12. Remarks explaining particular conditions of idleness.

*Housing.*

13. Type of house.
14. Number of families in house.
15. Rent or taxes.
16. Number of rooms.
17. Bathing and toilet facilities.
18. How heated.

*Health.*

19. General physical condition of members.

*Insurance.*

20. Life, industrial, or accident. Member.
21. House.
22. Furniture.

*Dues. Contributions.*

23. Paid for whom. Paid to labor unions.
24. " " " " " societies.
25. " " " " " church.
26. " " " " " charity.

*Reading.*

27. Newspapers and periodicals.

*Savings.*

28. Amount. How invested.

*Debts.*

29. Amount and character of.

*General Remarks.*

30. Pocket money, etc.

Each housewife was then given a blank book in which she was asked to record the family earnings and the family expenditures, putting down the items day by day, just as they occurred. The investigators kept in close touch with the housewives, visiting them frequently, collecting the old account books, leaving new ones in place of the old, and learning as much as possible about the economic affairs of the families.

After the books were collected, the food items were first picked out and tabulated on large sheets, according to the following scheme:

DETAILED ANALYSIS OF FOOD EXPENDITURES

1. Meats:
   - Fresh.
   - Cured.
   - Canned.
   - Fish.
   - Poultry.

2. Dairy Products:
   - Milk.
   - Cream.
   - Butter.
   - Cheese.
   - Oleomargarine, etc.

3. Eggs.
4. Staples and Other Materials:
   - Sugar.
   - Flour.
   - Lard.
   - Yeast.
   - Baking powder.
   - Molasses.
   - Vinegar.
   - Seasonings.
   - Corn meal.
   - Corn starch.
   - Rice.
   - Tapioca.
   - Gelatine.
5. Vegetables:
   - Potatoes.
   - Truck.
   - Canned.
   - Dried.
6. Fruits:
   - Fresh.
   - Dried.
   - Preserved.
7. Cereals:
   - Prepared for use.
   - Unprepared.
8. Baked goods from bakery:
   - Bread.
   - Cake.
   - Crackers.
   - Other kinds.
9. Beverages:
   - Tea.
   - Coffee.
   - Cocoa.
   - Alcoholic.
   - Soft drinks.
   - Other kinds.
10. Miscellaneous:
    - Sauce, relishes.
    - Pickles.
    - Sauer kraut.
    - Peanut butter.
    - Ice cream.
    - Candy.
    - Ice.
    - Meals away from home.

The food summaries and the other items of expenditure, as well as the items of income, were then tabulated by weeks, by means of the card system, according to the following outline:

### Outline for Family Budgets.

A. General Information.
B. Income.
C. Expenditures.
   - I. House:
     1. Rent.
     2. Interest on mortgage.
     3. Taxes and water rent.
     4. Improvements and repairs.
     5. Fuel and light.
   - II. Food:
     1. Meats.
     2. Dairy products.
     3. Eggs.
     4. Staples and other materials.
     5. Vegetables.
     6. Fruits.
     7. Cereals.
     8. Baked goods from bakeries.

9. Beverages.
10. Miscellaneous.

III. Household Expenses:
1. Furniture.
2. Furnishings.[1]
3. General supplies.[2]
4. Laundry.

IV. Personal:
1. Clothing.
2. Medical attention.
3. Insurance.[3]
4. Dues: Lodge and union.
5. Education.
6. Reading matter.
7. Church.
8. Charity.
9. Recreation.
10. Pocket money.
11. Car fare.
12. Gifts.
13. Other items.

V. Savings and Investments.

VI. Debts.

The expenditure tables were finally reduced to the form in which they appear in this monograph, each column representing a period of four weeks, the four-week period beginning with the date indicated at the top of the column. The income tables were not reduced, the amounts earned appearing in the monograph on a weekly or a bi-weekly basis, according to the frequency of the wage-earner's pay days, the first day of each fourth week being indicated in the date column.

Since the textile-mill workers of Kensington are always paid at weekly or bi-weekly intervals, a year is taken, in the presentation of the family budgets, and elsewhere throughout this monograph, to consist of fifty-two exact weeks, or 364 days.

*Budgets of Individuals.*—The method pursued in gathering the data with regard to the nine unmarried women and the two unmarried men whose budgets are presented in Chapter III, was

[1] Household articles that do not need frequent replacement, such as rugs, pictures, curtains, and dishes.

[2] Household and toilet articles that need frequent replacement, such as brooms, kitchen soap, washing powder, matches, starch, bluing, toilet and shaving soap, tooth powder and paste, and shoe polish.

[3] Life, industrial, or accident insurance. House or furniture insurance is entered under Household Expenses.

the same as that pursued in the case of the families, with such modifications in the questionnaire and in the outline of tabulation as the circumstances required. The budgets of these unmarried women and men are presented in practically the same way as are the budgets of the families. The date system used for the budgets of the unmarried women and men, is identical with that used for the budgets of the families, and a year, as in the case of the budgets of the families, and elsewhere throughout this monograph, is taken to consist of fifty-two exact weeks, or 364 days.

## TRUSTWORTHINESS OF DATA.

The budgets as presented in this monograph, are based, so far as possible, upon the figures actually recorded in the account books. Wherever it has been necessary for the investigators to make estimates, in order to fill out an account for a longer period than that for which it was kept by the person who furnished the data, the estimated account is separated, in the tables, from the actually recorded account.

As to the accuracy of the records, it should be remembered that they have been kept, in most instances, by women of limited education, who are wholly unaccustomed to keeping track of their expenditures. The housewives of Kensington, moreover, as a rule buy in small quantities, and consequently have many purchases to record, when they attempt to keep expenditure accounts; it is therefore to be expected that mistakes should sometimes occur in such accounts. The women and the men, however, who have furnished the budgetary data for this study, have tried to keep their accounts conscientiously, and their records are believed by the investigators to be accurate in all essential points.

It should here be added that both of the investigators were familiar with the district of Kensington before they undertook this investigation, and that their personal acquaintance with many families of the district enabled them to obtain the budgetary data for this study. One of the investigators, as a worker in a social settlement in Kensington, had known the families of many of the mill workers for eight years before this investigation was begun. The other investigator was born and reared in a textile-mill worker's family in Kensington, and worked for seven and one-half years in the carpet industry in that section; later, he was for three years educational director in the Kensington Young Men's Christian

Association. Most of the accounts for this study were kept as a favor to one or the other of the investigators, and it is owing to their personal acquaintance with the women and the men who kept the accounts, that the investigators feel justified in asserting that the accounts have been conscientiously kept, that many of them are accurate to a high degree, and that almost all of them are as accurate as the persons who kept them were able to make them.

# CHAPTER I.

## BUDGETS OF SELECTED FAMILIES IN THE NORTHEAST SECTION OF PHILADELPHIA.

## SUMMARY OF FAMILY BUDGETS.

### Explanation of Tables.

In the present section, the sources of income and the chief expenditures of the twenty-three families whose budgets are presented in this study, are brought together in the form of summary tables. In these summary tables, the several families are numbered to correspond with the numbers assigned to them in the detailed presentation of the budgets. Persons residing with a family either as lodgers, or as boarders and lodgers, are included in the summary table for housing conditions. Persons residing with a family either as boarders, or as boarders and lodgers, are included in the summary table for food. Boarders and lodgers are excluded from all other summary tables. Where wage-earning children in a family do not turn all their earnings into the family fund, but "pay board," they have been treated in the same way as boarders and lodgers who are not members of the family,—being included only in the summary tables for housing conditions and food.[1]

### SOURCES OF FAMILY INCOME.

Five of the twenty-three families of this study were each entirely dependent upon one wage-earner: Family No. 16, consisting of father, mother, and three children, was supported by the father; Family No. 19, consisting of father, mother, and one child, was supported by the father; Family No. 23, consisting of father and six children, was supported by the father; Family No. 2, consisting of husband and wife, was supported by the husband; Family No. 13, consisting of husband and wife, was supported by the husband. Two other families,—No. 1, consisting of father, mother, and two children, and No. 5, consisting of father, mother, and two children,—were each supported almost entirely by the father.

[1] The plan adopted in these summaries is modeled after that of the government report: 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 20–36; 176–187.

The following table shows the number of families with the specified number of wage-earners, and the number of families with boarders, or lodgers, or both:

TABLE 1.

NUMBER OF FAMILIES WITH INCOME FROM EACH SPECIFIED NUMBER OF WAGE-EARNERS.

| Sources of Income. | Number of Families. |
|---|---|
| 1 wage-earner | 5 |
| 1 wage-earner and boarders or lodgers or both | 7 |
| 2 wage-earners | 2 |
| 2 wage-earners and boarders or lodgers or both | 2 |
| 3 wage-earners | 3 |
| 3 wage-earners and boarders or lodgers or both | 3 |
| 4 wage-earners and boarders or lodgers or both | 1 |
| Total | 23 |

## HOUSING CONDITIONS AND RENT.

Philadelphia has justly been called "the city of homes." This term applies to the northeast district, or Kensington, as well as to any other section of the city. Great numbers of seven-room houses, two stories high, with modern conveniences, have been built for occupancy by the textile-mill workers' families. Besides these, there are many houses, two and three stories high, with the number of rooms varying from four to ten. Seldom or never are any of these houses owned by mill companies. Many of the textile-mill workers are members of building and loan associations, and through these they are buying their own homes. Seven of the twenty-three families of this study were buying their homes.

Certain conditions were common to the homes of all or most of the families studied. Each family lived in a separate house (an apartment, in one instance), which it owned, or rented from an individual owner,—not from an employing corporation. Each house had a back yard, and was supplied with city water. All but one were supplied with gas. All but two had bath tubs.

The following table gives the total number of rooms occupied by each of the twenty-three families, and the number used for sleeping rooms; it also shows which families had bath tubs in their homes. A study of the table will show the degree of crowding, and the accommodations in the way of different sleeping rooms for those of different sex, twelve years of age and over. The table also gives the amount per month and the amount per year spent for rent by each of the families, and the per cent. of the total

expenditures which the yearly rent amounted to. The highest per cent. of total expenditures spent for shelter by any of the families whose budgets cover a year, was 27.21; the lowest, 5.38. The average per cent. spent for shelter by the families whose budgets cover a year, was 15.94; the median, 16.98.

**TABLE 2.**

HOUSING CONDITIONS OF 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Family Number. | Number of Rooms, Including Bathrooms. | Number of Rooms Used for | | Composition and Size of Family | | | | Rent. | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Males. | | Females. | | | | |
| | | Sleeping. | Bath. | 12 Yrs. and Over. | Under 12 Yrs. | 12 Yrs. and Over. | Under 12 Yrs. | Per Month. | Total per Year.[1] | Per Cent. of Total Expenditures. |
| 1 | 5 | 2 | 1 | 1 | 1 | 2[2] | 1 | $11.00 | $132.00 | 22.04 |
| 2 | 7 | 1 | 1 | 1 | 0 | 1 | 0 | 12.00 | 144.00 | 19.59 |
| 3 | 5 | 2 | 1 | 1 | 2 | 1 | 0 | own | 81.27 | 13.48 |
| 4 | 7 | 3 | 1 | 3[3] | 0 | 2 | 0 | own | 245.27 | 13.50 |
| 5 | 7 | 2 | 1 | 1 | 2 | 1 | 0 | 17.00 | 204.00 | 24.93 |
| 6 | 7 | 3 | 1 | 3 | 0 | 1 | 1 | 15.00 | 180.00 | 12.90 |
| 7[4] | 7 | 3 | 1 | 0 | 0 | 3[5] | 0 | own | 57.34 | 16.67 |
| 8[6] | 8[7] | 3 | 1[7] | 2[8] | 1[9] | 2 | 0 | 13.00 | 130.00 | 26.16 |
| 9 | 7 | 3 | 1 | 3[10] | 1 | 2 | 0 | own | 269.04 | 22.84 |
| 10 | 7 | 3 | 1 | 3 | 1 | 3[11] | 1 | 14.00 | 168.00 | 7.98 |
| 10[12] | 7 | 3 | 1 | 3 | 1 | 2 | 1 | 14.00 | 112.00 | 9.89 |
| 11 | 6[13] | 3 | 1[13] | 2 | 0 | 3 | 0 | 14.00 | 168.00 | 9.48 |
| 12 | 9 | 5 | 1 | 5[14] | 0 | 3 | 0 | own | 91.50 | 5.38 |
| 13 | 5 | 1 | 1 | 1 | 0 | 1 | 0 | 12.00 | 144.00 | 27.21 |
| 14 | 7 | 3 | 1 | 1[15] | 0 | 4 | 0 | 13.00 | 156.00 | 12.08 |
| 15[16] | 7 | 3 | 1 | 1 | 0 | 3[17] | 0 | 14.00 | 28.00 | 16.16 |
| 16 | 7 | 3 | 1 | 2 | 1 | 1 | 1 | own | 105.00 | 8.31 |
| 17 | 7 | 3 | 1 | 3[18] | 1[19] | 1 | 0 | own | 235.80 | 19.80 |
| 18[20] | 5 | 2 | 1 | 0 | 0 | 4 | 0 | 14.00 | 42.00 | 18.69 |
| 19 | 7 | 2 | 1 | 1 | 1 | 1 | 0 | 16.00 | 192.00 | 17.11 |
| 20[21] | 5[13] | 3 | 1[13] | 2 | 1 | 2[22] | 0 | 12.00 | 30.00 | 16.84 |
| 21[23] | 4 | 2 | 0 | 1 | 3 | 2 | 0 | 8.00 | 8.00 | 17.78 |
| 22 | 4[13] | 2 | 1[13] | 2[24] | 1 | 1 | 2 | 8.00 | 96.00 | 17.29 |
| 23 | 4 | 2 | 0 | 1 | 2 | 2 | 2 | 11.00 | 132.00 | 16.98 |

[1] If the family owned the house, the amount in this column is the expenditure for taxes, water rent, repairs, etc.; if the family rented the house, the amount is the expenditure for rent, during the period of the account.
[2] Including a young woman boarder and lodger of 7 weeks.
[3] Including a son who pays board.
[4] Account kept for 33 weeks.
[5] Including a daughter who pays board.
[6] Account kept for 37 weeks.
[7] Including outside shed which contains a bath tub.
[8] Including a son who pays board and a young man boarder and lodger.
[9] Including a child boarder and lodger of 11 weeks.
[10] Including first son who paid board for 5 months and second son who paid board throughout the year.
[11] Including a young woman boarder and lodger of 50 weeks.
[12] Account kept for 31 weeks of the following year.
[13] Bath tub in one of the sleeping rooms.
[14] Including 2 sons who pay board.
[15] Including a son who pays board.
[16] Account kept for 9 weeks.
[17] Including 2 young women boarders and lodgers.
[18] Including 2 men boarders and lodgers.
[19] Including a baby boarder and lodger.
[20] Account kept for 11 weeks.
[21] Account kept for 8 weeks. Description of house and composition of family are given in this table for the first four weeks.
[22] Including a woman boarder and lodger for the first 4 weeks.
[23] Account kept for 4 weeks.
[24] Including a man boarder and lodger.

## FUEL AND LIGHT.

The houses of seventeen of the twenty-three families were heated by hot air furnaces. In the case of two of the other six, one fire

in each, served to heat all the rooms; this was the fire in the kitchen range, in one instance, and the fire in a heating stove, in the other. All but two of the houses were supplied with coal ranges for cooking, and all but three, with gas for cooking. The coal used was anthracite, and this cost from $5 to $7.50 per ton of 2,240 pounds. A little kindling was purchased for starting the fires. All but one of the houses were lighted with gas. Since gas was used in most instances for both cooking and lighting purposes, and since one meter registered the total amount of gas consumed, the cost of fuel and the cost of light could not be separated.

The following table shows the manner of heating and lighting the houses, and the manner of cooking, together with the amount spent for fuel and light, and the per cent. which this was of the total expenditures. The highest per cent. of total expenditures spent for fuel and light by any of the families whose budgets cover a year, was 8.63; the lowest, 1.97. The average per cent. spent for fuel and light by the families whose budgets cover a year, was 5.28; the median, 5.04.

TABLE 3.

EXPENDITURE FOR FUEL AND LIGHT OF 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Family Number. | Number of Rooms, Including Bathrooms. | Manner of Heating and Cooking. | Kind of Light. | Expenditure for Fuel and Light. | Per Cent. of Total Expenditures. |
|---|---|---|---|---|---|
| 1 | 5 | Coal range, gas range, heating stove, and gas radiator. | Gas. | $31.02 | 5.18 |
| 2 | 7 | Furnace, coal range, and gas range. | " | 51.92 | 7.06 |
| 3 | 5 | Coal range, hot-plate, heating stove, and two hot water radiators. | " | 37.87 | 6.28 |
| 4 | 7 | Furnace, coal range, and gas range. | " | 67.86 | 3.74 |
| 5 | 7 | Furnace, coal range, and hot-plate. | " | 70.60 | 8.63 |
| 6 | 7 | Furnace, coal range, and gas range. | " | 55.00 | 3.94 |
| 7[1] | 7 | Furnace, coal range, and gas range. | " | 42.56 | 12.38 |
| 8[2] | 8[3] | Coal range and two heating stoves. | " | 29.72 | 5.98 |
| 9 | 7 | Furnace, coal range, and gas range. | " | 66.50 | 5.65 |
| 10 | 7 | Furnace, coal range, and gas range. | " | 45.60 | 2.16 |
| 10[4] | 7 | Furnace, coal range, and gas range. | " | 14.00 | 1.24 |
| 11 | 6 | Furnace and coal range. | Kerosene lamps. | 34.92 | 1.97 |
| 12 | 9 | Furnace and coal range. | Gas. | 106.00 | 6.23 |
| 13 | 5 | Furnace, coal range, and gas range. | " | 45.00 | 8.50 |
| 14 | 7 | Furnace, coal range, and gas range. | " | 58.50 | 4.53 |
| 15[5] | 7 | Furnace, coal range, and gas range. | " | 1.50 | .87 |
| 16 | 7 | Furnace, coal range, and gas range. | " | 54.50 | 4.31 |
| 17 | 7 | Furnace, coal range, and gas range. | " | 60.00 | 5.04 |
| 18[6] | 5 | Furnace, coal range, and gas range. | " | 3.65 | 1.62 |
| 19 | 7 | Furnace, coal range, and gas range. | " | 88.00 | 7.84 |
| 20[7] | 5 | Furnace, coal range, and gas range. | " | 9.10 | 5.11 |
| 21[8] | 4 | Two heating stoves and a hot-plate. | " | 1.00 | 2.22 |
| 22 | 4 | Heating stove and a hot-plate. | " | 27.00 | 4.86 |
| 23 | 4 | Coal range and a hot-plate. | " | 30.00 | 3.86 |

[1] Account kept for 33 weeks.
[2] Account kept for 37 weeks.
[3] Including outside shed which contains a bath tub.
[4] Account kept for 31 weeks of the following year.
[5] Account kept for 9 weeks.
[6] Account kept for 11 weeks.
[7] Account kept for 8 weeks.
[8] Account kept for 4 weeks.

## FOOD.

The menus which are given in the detailed presentation of the family budgets, show the kind of food eaten by the Kensington mill-workers' families.

For the purpose of ascertaining the comparative cost of food for the different families,—since the quantity of food needed varies with the age and the sex of the individual,—the families were reduced to a common basis by means of the table of values adopted by the United States Department of Agriculture for its dietary studies. This table of values, in which a man in full vigor at moderate work is taken as the unit, is as follows: [1]

| | |
|---|---|
| Man, period of full vigor: | |
| At moderate work | 1.0 |
| At hard work | 1.2 |
| Sedentary occupation | .8 |
| Woman, period of full vigor: | |
| At moderate work | .8 |
| At hard work | 1.0 |
| Sedentary occupation | .7 |
| Man or woman: | |
| Old age | .9 |
| Extreme old age | .7 to .8 |
| Boy: | |
| 15 to 16 years old | 0.9 |
| 13 to 14 years old | .8 |
| 12 years old | .7 |
| 10 to 11 years old | .6 |
| Girl: | |
| 15 to 16 years old | .8 |
| 13 to 14 years old | .7 |
| 10 to 12 years old | .6 |
| Child: | |
| 6 to 9 years old | .5 |
| 2 to 5 years old | .4 |
| Child under 2 years | .3 |

Work in the textile mills is considered to be moderate muscular work. A housewife is also considered as employed at moderate muscular work.

The following table shows the amount spent per week per man unit for food by each of the twenty-three families of this study; also the total amount spent for food by each family, and the per cent. which this was of the total expenditures. The largest amount spent per week per man unit, was $3.85; the smallest, $1.41; the average, $2.16; the median, $2.11. The highest per cent. of total expenditures spent for food by any of the families whose budgets cover a year, was 60.88; the lowest, 22.68. The average per cent. spent for food by those families whose budgets cover a year, was 38.42; the median, 38.72.

Reference to page 137 shows that the cost of the articles in the dietary plan recommended by the Department of Health of the

[1] Yearbook of the U. S. Department of Agriculture, 1907, p. 365.

City of New York in May, 1916,[1] and adopted in the present study as a fair allowance for food for a Kensington mill worker's family at the time of this study, was $2.22 per week per man unit. The following table shows that only eight of the twenty-three families of this study spent per family as much as $2.22 per week per man unit, for food. Two other families each spent within one cent of this amount.

**TABLE 4.**

EXPENDITURE FOR FOOD OF 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Family Number. | Size of Family. | | Food. | | | Family Number. | Size of Family. | | Food. | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Members. | Man Units. | Amount. | Per Cent. of Total Expenditures. | Amount per Week per Man Unit. | | Members. | Man Units. | Amount. | Per Cent. of Total Expenditures. | Amount per Week per Man Unit. |
| 1 | 5[1] | 2.6 | $241.75 | 40.36 | $1.79 | 12 | 8[11] | 7.3 | $700.00 | 41.14 | $1.84 |
| 2 | 2 | 1.8 | 202.79 | 27.59 | 2.17 | 13 | 2 | 0.9[12] | 120.00 | 22.68 | 2.56 |
| 3 | 4 | 2.9 | 292.79 | 48.58 | 1.94 | 14 | 5[13] | 4.2 | 500.00 | 38.72 | 2.29 |
| 4 | 5[2] | 4.6 | 585.35 | 32.23 | 2.45 | 15[14] | 4[15] | 3.4 | 62.40 | 36.01 | 2.04 |
| 5 | 5[3] | 2.3 | 283.34 | 34.62 | 2.37 | 16 | 5 | 3.7 | 475.00 | 37.59 | 2.47 |
| 6 | 5 | 4.2 | 425.00 | 30.46 | 1.95 | 17 | 5[16] | 4.1 | 546.00 | 45.86 | 2.56 |
| 7[4] | 3[5] | 2.4 | 160.07 | 46.55 | 2.02 | 18[17] | 4 | 3.2 | 75.84 | 33.74 | 2.15 |
| 8[6] | 5[7] | 3.7 | 192.50 | 38.74 | 1.41 | 19 | 3 | 2.4 | 480.00 | 42.78 | 3.85 |
| 9 | 6[8] | 4.3 | 495.00 | 42.02 | 2.21 | 20[18] | 6[19] | 4.6 | 73.53 | 41.28 | 2.00 |
| 10 | 8[9] | 6.5 | 696.19 | 33.05 | 2.06 | 21[20] | 6 | 4.0 | 27.20 | 60.46 | 1.70 |
| 10[10] | 7 | 5.7 | 391.00 | 34.54 | 2.21 | 22 | 6[21] | 4.0 | 338.00 | 60.88 | 1.63 |
| 11 | 5 | 4.2 | 610.78 | 34.47 | 2.80 | 23 | 7 | 4.1 | 312.00 | 40.14 | 1.46 |

[1] Including a young woman boarder and lodger of 7 weeks.
[2] Including a son who pays board.
[3] Including a man boarder of 15 weeks.
[4] Account kept for 33 weeks.
[5] Including a daughter who pays board.
[6] Account kept for 37 weeks.
[7] Including a son who pays board, a young man boarder and lodger, and a child boarder and lodger of 11 weeks.
[8] Including first son who paid board for 5 months, and second son who paid board throughout the year.
[9] Including a young woman boarder and lodger of 50 weeks.
[10] Account kept for 31 weeks of the following year.
[11] Including 2 sons who pay board.
[12] Husband takes meals at home on Sundays only.
[13] Including a son who pays board.
[14] Account kept for 9 weeks
[15] Including 2 young women boarders and lodgers.
[16] Including 2 men boarders and lodgers, and a baby boarder and lodger.
[17] Account kept for 11 weeks.
[18] Account kept for 8 weeks.
[19] Including a woman boarder and lodger for the first 4 weeks, and 2 men boarders and lodgers for the second 4 weeks.
[20] Account kept for 4 weeks.
[21] Including a man boarder and lodger.

## CLOTHING

An idea of the kind of clothing worn by members of the Kensington textile-mill workers' families, may be had by consulting the tables of articles of clothing bought and prices paid for the same, which appear in the sections dealing in detail with the budgets of families and the budgets of individuals.

[1] Department of Health, City of New York, *Press Bulletin* No. 444, May 5, 1916.

TABLE 5.

EXPENDITURE FOR CLOTHING OF 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Family Number. | Amount Spent for Clothing. | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Father. | Mother. | Other Males. | | | | | |
| | | | 17 Years and Over. | 15 and 16 Years. | 13 and 14 Years. | 10 and 11 Years. | 6–9 Years. | 2–5 Years. |
| 1 | $29.56 | $16.27 | | | | | | $9.59 |
| 2 | 23.50 | 26.62 | | | | | | |
| 3 | 19.98 | 10.86 | | | | $9.06 | $8.45 | |
| 4 | 80.28 | 136.47 | $52.75 | | | | | |
| 5 | 29.75 | 8.36 | | | | | | 18.82 |
| 6 | 39.30 | 43.86 | 62.89 | | $33.07 | | | |
| 7[1] | | | | | | | | |
| 8[2] | | 2.35 | | | | | | |
| 9 | 38.00 | 48.98 | | | | | 23.90 | |
| 10 | 30.00 | 90.00 | 155.00[3] | | | 50.00 | | |
| 10[4] | 19.07 | 24.29 | 48.36[3] | | | 17.63 | | |
| 11 | 91.21[5] | 172.43[6] | | | | | | |
| 12 | 20.00 | 30.00 | 85.00[3] | $70.00 | | | | |
| 13 | 26.43 | 45.85 | | | | | | |
| 14 | | 80.65 | | | | | | |
| 15[7] | | 21.02 | | | | | | |
| 16 | 52.50 | 50.00 | | | 30.00 | | 15.00 | |
| 17 | 40.00 | 35.00 | | | | | | |
| 18[8] | | | | | | | | |
| 19 | | | | | | | | |
| 20[9] | | 29.04 | 3.00 | 4.75 | | | 5.50 | |
| 21[10] | | | | | | | | |
| 22 | 10.53 | 15.10 | | | | | | |
| 23 | | | | | | | | |

Table 5.—*Continued.*

EXPENDITURE FOR CLOTHING OF 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.—*Continued.*

| Family Number. | Other Females. | | | | | Children Under 2 Years. | Total Amount. | Per Cent. of Total Expenditures. |
|---|---|---|---|---|---|---|---|---|
| | 17 Years and Over. | 15 and 16 Years. | 12 Years. | 10 and 11 Years. | 6–9 Years. | | | |
| 1 | | | | | | $7.69 | $63.11 | 10.54 |
| 2 | | | | | | | 50.12 | 6.82 |
| 3 | | | | | | | 48.35 | 8.02 |
| 4 | | $107.19 | | | | | 376.69 | 20.74 |
| 5 | | | | | | 6.33 | 63.26 | 7.73 |
| 6 | | | | $62.22 | | | 241.34 | 17.30 |
| 7[1] | $20.76[11] | | | | | | 20.76 | 6.04 |
| 8[2] | 19.48 | | | | | | 21.83 | 4.39 |
| 9 | | | $28.13 | | | | 139.01 | 11.80 |
| 10 | 150.00 | | | | $40.00 | | 515.00 | 24.45 |
| 10[4] | 45.61 | | | | 27.79 | | 185.12 | 16.35 |
| 11 | | | | | | | 263.64 | 14.88 |
| 12 | 62.00[3] | | | | | | 267.00 | 15.69 |
| 13 | | | | | | | 72.28 | 13.66 |
| 14 | 229.62[3] | 71.54 | | | | | 381.81 | 29.57 |
| 15[7] | | | | | | | 21.02 | 12.13 |
| 16 | | | | 35.00 | | | 182.50 | 14.44 |
| 17 | | | | | | | 75.00 | 6.30 |
| 18[8] | | | | | | | 11.53 | 5.13 |
| 19 | | | | | | | 130.00 | 11.59 |
| 20[9] | | | | | | | 42.29 | 23.74 |
| 21[10] | | | | | | | 3.22 | 7.16 |
| 22 | | | | | 10.77[12] | | 36.40 | 6.56 |
| 23 | | | | | | | 145.00 | 18.65 |

[1] Account kept for 33 weeks.
[2] Account kept for 37 weeks.
[3] Clothing for two.
[4] Account kept for 31 weeks of the following year.
[5] Clothing for father and son.
[6] Clothing for mother and 2 daughters.
[7] Account kept for 9 weeks.
[8] Account kept for 11 weeks.
[9] Account kept for 8 weeks.
[10] Account kept for 4 weeks.
[11] Clothing for mother and daughter.
[12] Clothing for 3 children, 6 years, 2 years, and 2 months old, respectively.

The opposite table shows the amount spent for clothing for the different members of the families studied, together with the total amount spent for clothing by each family, and the per cent. which this amount was of the total expenditures. Each entry under specified ages is for one individual, unless otherwise indicated. The largest amount spent in one year for clothing by any father in the families studied, was $80.28; the smallest amount, $10.53. The largest amount spent in one year for clothing by any mother, was $136.47; the smallest amount, $8.36. The highest per cent. of total expenditures spent for clothing by any of the families whose budgets cover a year, was 29.57; the lowest, 6.30. The average per cent. spent for clothing by those families whose budgets cover a year, was 14.04; the median, 13.66.

## MEDICAL ATTENTION, INSURANCE, AND LODGE AND UNION DUES.

The number of families studied was so small that no generalizations could be made as to the health of the Philadelphia textile-mill workers. When a physician was needed, in every case a private one was called, and his prescription was filled at a drug store. In no case was a public dispensary made use of. Each of the families studied made some expenditure under the heading Medical Attention, which here includes medicine, as well as services of physician, dentist, or oculist. The highest per cent. of total expenditures spent for medical attention by any of the families whose budgets cover a year, was 9.52; the lowest, 0.08. The average per cent. spent for medical attention by those families whose budgets cover a year, was 2.17; the median, 0.90.

The families of this study in almost every case purchased industrial insurance,—usually ten cents per week for each adult, and five cents per week for each child. It is not usual for any members of the Kensington mill workers' families to carry more insurance than is necessary to meet decent burial expenses. The highest per cent. of total expenditures spent for insurance by any of the families whose budgets cover a year, was 8.47; the lowest, zero. The average per cent. spent for insurance by those families whose budgets cover a year, was 3.36; the median, 2.95.

Lodge dues are primarily a provision against illness. After the lodge member has been ill for a certain length of time,—usually two weeks,—he receives weekly sick benefits during the remainder of his illness, provided his illness does not extend beyond a certain

maximum period, the length of which is usually thirteen weeks. There is often also a death benefit, the amount of which is fixed according to the nature of the lodge and to the weekly dues paid by the member. Union dues are primarily a provision for strike benefits or for victimized benefits. Usually a member is not entitled to strike benefits for the first two weeks while on an authorized strike. If he is unemployed after the first two weeks, during the continuance of an authorized strike, he receives a weekly income. There are often relief and death benefits connected with labor unions, the amounts of which are fixed according to the monthly dues paid by the member. Ten of the twenty-three families of this study each spent more than fifty cents per week for lodge and union dues. Two of these (Nos. 10 and 11) each spent more than $1 per week. The highest per cent. of total expenditures spent for lodge and union dues by any of the families whose budgets cover a year, was 6.49; the lowest, zero. The average per cent. spent for lodge and union dues by those families whose budgets cover a year, was 2.51; the median, 2.55.

TABLE 6.

EXPENDITURES FOR MEDICAL ATTENTION, INSURANCE, AND LODGE AND UNION DUES, OF 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Family Number. | Members.[1] | Medical Attention. | | | Insurance. | | Lodge and Union Dues. | |
|---|---|---|---|---|---|---|---|---|
| | | Amount. | Per Cent. of Total Expenditures. | Amount per Member of Family. | Amount. | Per Cent. of Total Expenditures. | Amount. | Per Cent. of Total Expenditures. |
| 1 | 4 | $ 24.60 | 4.11 | $ 6.15 | $ 10.00 | 1.67 | — | — |
| 2 | 2 | 70.00 | 9.52 | 35.00 | — | — | $33.80 | 4.60 |
| 3 | 4 | 8.50 | 1.41 | 2.12 | 39.50 | 6.55 | .35 | .06 |
| 4 | 4 | 4.05 | .22 | 1.01 | 33.80 | 1.86 | 7.78 | .43 |
| 5 | 4 | 36.70 | 4.48 | 9.18 | 29.85 | 3.65 | 45.98 | 5.62 |
| 6 | 5 | 5.00 | .36 | 1.00 | 47.78 | 3.42 | 20.92 | 1.50 |
| 7[2] | 2 | 11.25 | 3.27 | 5.62 | 20.00 | 5.82 | — | — |
| 8[3] | 2 | 12.03 | 2.42 | 6.01 | 16.83 | 3.39 | 13.05 | 2.63 |
| 9 | 4 | 11.50 | .98 | 2.88 | 12.00 | 1.02 | 33.70 | 2.86 |
| 10 | 7 | 38.25 | 1.82 | 5.46 | 55.70 | 2.64 | 92.62 | 4.40 |
| 10[4] | 7 | 22.85 | 2.02 | 3.26 | 23.90 | 2.11 | 39.56 | 3.49 |
| 11 | 5 | 106.27 | 6.00 | 21.25 | 150.05 | 8.47 | 72.62 | 4.10 |
| 12 | 6 | 15.00 | .88 | 2.50 | 124.78 | 7.33 | 43.35 | 2.55 |
| 13 | 2 | 2.00 | .38 | 1.00 | 15.60 | 2.95 | 34.32 | 6.49 |
| 14 | 4 | 1.00 | .08 | .25 | 98.80 | 7.65 | — | — |
| 15[5] | 2 | 1.00 | .58 | .50 | 6.90 | 3.98 | 1.50 | .87 |
| 16 | 5 | 5.00 | .40 | 1.00 | — | — | 43.96 | 3.48 |
| 17 | 2 | 3.00 | .25 | 1.50 | 13.20 | 1.11 | 48.62 | 4.08 |
| 18[6] | 4 | 3.20 | 1.42 | .80 | 5.50 | 2.45 | — | — |
| 19 | 3 | 49.94 | 4.45 | 16.65 | 6.00 | .53 | 28.20 | 2.51 |
| 20[7] | 4 | 2.85 | 1.60 | .71 | 3.20 | 1.80 | .40 | .22 |
| 21[8] | 6 | 1.25 | 2.78 | .21 | 1.80 | 4.00 | .50 | 1.11 |
| 22 | 5 | 5.00 | .90 | 1.00 | 20.80 | 3.75 | — | — |
| 23 | 7 | 5.00 | .64 | .71 | 35.36 | 4.55 | — | — |

[1] Members of family excluding boarders, lodgers, and children who pay board.
[2] Account kept for 33 weeks.
[3] Account kept for 37 weeks.
[4] Account kept for 31 weeks of the following year.
[5] Account kept for 9 weeks.
[6] Account kept for 11 weeks.
[7] Account kept for 8 weeks.
[8] Account kept for 4 weeks.

The preceding table shows the amounts spent by each family for medical attention, insurance, and lodge and union dues, and the per cent. which each amount was of the total expenditures.

## READING MATTER, CHURCH AND CHARITY, AND GENERAL SUPPLIES.

The heading Reading Matter here includes newspapers, magazines, books, stationery, postage, and telephone calls. Almost every one of the twenty-three families takes a daily (including Sunday) newspaper. The cost of this in 1913 and 1914 was about $5.72 per year. Besides the daily paper, some of the families purchase an occasional book or magazine; in a few cases magazines are subscribed for regularly. School books are furnished free of charge to the pupils attending the public schools, and many of the children of Kensington mill workers' families also take advantage of the privileges of the free public library. The highest per cent. of total expenditures spent for reading matter by any of the twenty-three families of this study whose budgets cover a year, was 1.98; the lowest, 0.18. The average per cent. spent for reading matter by those families whose budgets cover a year, was 0.88; the median, 0.78.

Seventeen of the twenty-three families make contributions to the church. The contribution is nearly always small,—three to ten cents per week for the family. One family (No. 18), consisting of a mother and three grown daughters, gives "one-tenth of its income to the Lord." Five other families each give about ten cents per week per member of the family. The highest per cent. of total expenditures spent for church and charity by any of the families whose budgets cover a year, was 2.83; the lowest, zero. The average per cent. spent for church and charity by those families whose budgets cover a year, was 0.82; the median, 0.58.

Under the heading General Supplies are included household and toilet articles that need frequent replacement, such as brooms, kitchen soap, washing powder, matches, starch, bluing, toilet and shaving soap, tooth powder and paste, and shoe polish. Furniture, and the more durable house furnishings, such as rugs, pictures, curtains, and dishes, are not entered under this heading, but under the headings Furniture and Furnishings. The highest per cent. of total expenditures spent for general supplies by any of the families whose budgets cover a year, was 3.36; the lowest, 0.47. The average per cent. spent for general supplies by the families whose budgets cover a year, was 1.57; the median, 1.49.

The following table shows the amounts spent by each family for reading matter, church and charity, and general supplies, and the per cent. which each amount was of the total expenditures.

TABLE 7.

EXPENDITURES FOR READING MATTER, CHURCH AND CHARITY, AND GENERAL SUPPLIES, OF 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913-1914.

| Family Number. | Members.[1] | Reading Matter. | | Church and Charity. | | General Supplies. | |
|---|---|---|---|---|---|---|---|
| | | Amount. | Per Cent. of Total Expenditures. | Amount. | Per Cent. of Total Expenditures. | Amount. | Per Cent. of Total Expenditures. |
| 1 | 4 | $11.86 | 1.98 | $ 1.35 | .23 | $20.14 | 3.36 |
| 2 | 2 | 6.13 | .83 | 6.17 | .84 | 14.54 | 1.98 |
| 3 | 4 | 8.84 | 1.47 | 3.75 | .62 | 6.78 | 1.12 |
| 4 | 4 | 8.32 | .46 | 24.43 | 1.35 | 15.93 | .88 |
| 5 | 4 | 6.47 | .79 | 3.50 | .43 | 18.66 | 2.28 |
| 6 | 5 | 7.00 | .50 | 31.00 | 2.22 | 17.20 | 1.23 |
| 7[2] | 2 | 4.19 | 1.22 | 4.29 | 1.25 | 7.89 | 2.29 |
| 8[3] | 2 | 5.78 | 1.16 | .55 | .11 | 3.95 | .79 |
| 9 | 4 | 9.00 | .76 | 2.00 | .17 | 12.00 | 1.02 |
| 10 | 7 | 15.00 | .71 | 3.96 | .19 | 40.15 | 1.91 |
| 10[4] | 7 | 9.01 | .80 | 5.69 | .50 | 7.05 | .62 |
| 11 | 5 | 14.66 | .83 | 29.40 | 1.66 | 25.43 | 1.44 |
| 12 | 6 | 22.00 | 1.29 | 36.00 | 2.12 | 30.00 | 1.76 |
| 13 | 2 | 7.00 | 1.32 | 15.00 | 2.83 | 10.00 | 1.89 |
| 14 | 4 | 7.50 | .58 | 7.50 | .58 | 15.00 | 1.16 |
| 15[5] | 2 | 2.24 | 1.29 | 3.20 | 1.85 | 4.30 | 2.48 |
| 16 | 5 | 18.00 | 1.42 | 9.00 | .71 | 6.00 | .47 |
| 17 | 2 | 5.00 | .42 | —— | —— | 10.00 | .84 |
| 18[6] | 4 | .75 | .33 | 25.73 | 11.45 | 1.00 | .44 |
| 19 | 3 | ——[7] | ——[7] | —— | —— | ——[7] | ——[7] |
| 20[8] | 4 | 1.03 | .58 | —— | —— | 1.80 | 1.01 |
| 21[9] | 6 | —— | —— | —— | —— | .72 | 1.60 |
| 22 | 5 | 1.00 | .18 | —— | —— | 12.00 | 2.16 |
| 23 | 7 | 4.00 | .51 | —— | —— | 12.00 | 1.54 |

[1] Members of family excluding boarders, lodgers, and children who pay board.
[2] Account kept for 33 weeks.
[3] Account kept for 37 weeks.
[4] Account kept for 31 weeks of the following year.
[5] Account kept for 9 weeks.
[6] Account kept for 11 weeks.
[7] Amount not recorded separately under this heading.
[8] Account kept for 8 weeks.
[9] Account kept for 4 weeks.

## RECREATION AND POCKET MONEY.

The opportunities for amusement and recreation for the families of Kensington are many. Philadelphia offers every variety of theater, dance hall, and park; there are suburban street car lines, and excellent railroad facilities for seashore and other summer resorts. With the workingmen's families, the amusement question is one of means and of personal taste.

In the various budgets of this study, the heading Recreation covers only the amounts spent for this purpose out of the family funds. It is necessary, in order to form a correct idea of the total amount spent by a family for recreation, also to take into consideration the heading Pocket Money. Almost all the "pocket money" received by a wage-earning child is used by him for his own recrea-

tion, while the father's "pocket money" is often wholly or partly spent for his own recreation and for that of his wife and of his children under sixteen years of age.

The following table shows in the case of each of the twenty-three families of the study, the number of members sixteen years of age and over, and the number under sixteen, together with the amount spent by each family for recreation, the per cent. which this was of the total expenditures, the amount of "pocket money" allowed, the per cent. which this was of the total expenditures, the combined amount spent for recreation and allowed as "pocket money," the per cent. which this was of the total expenditures, and the share which this combined amount was per member sixteen years of age or over. The highest per cent of total expenditures spent for recreation and allowed as "pocket money" by any of the families whose budgets cover a year, was 15.42; the lowest, 0.85. The average per cent. spent for recreation and allowed as "pocket

TABLE 8.

EXPENDITURE FOR RECREATION AND ALLOWANCE FOR POCKET MONEY OF 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Family Number. | Members 16 Yrs. of Age and Over. | Members Under 16 Yrs. | Total Members.[1] | Recreation. | | Pocket Money. | | Recreation and Pocket Money. | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | | | | Amount. | Per Cent. of Total Expenditures. | Amount. | Per Cent. of Total Expenditures. | Amount. | Per Cent. of Total Expenditures. | Amount per Member of Family 16 Yrs. or Over. |
| 1 | 2 | 2 | 4 | $ 1.30 | .22 | $23.47 | 3.92 | $24.77 | 4.14 | $12.39 |
| 2 | 2 | 0 | 2 | 40.53 | 5.51 | 65.00 | 8.84 | 105.53 | 14.35 | 52.77 |
| 3 | 2 | 2 | 4 | 2.25 | .37 | 27.35 | 4.54 | 29.60 | 4.91 | 14.80 |
| 4 | 4 | 0 | 4 | 57.45 | 3.16 | 209.50 | 11.53 | 266.95 | 14.69 | 66.74 |
| 5 | 2 | 2 | 4 | 10.70 | 1.31 | 4.70[2] | .57 | 15.40 | 1.88 | 7.70 |
| 6 | 3 | 2 | 5 | 25.00 | 1.79 | 100.00 | 7.17 | 125.00 | 8.96 | 41.67 |
| 7[3] | 2 | 0 | 2 | .30 | .09 | —— | —— | .30 | .09 | .15 |
| 8[4] | 2 | 0 | 2 | 9.45 | 1.90 | 21.30 | 4.29 | 30.75 | 6.19 | 15.38 |
| 9 | 2 | 2 | 4 | 42.50 | 3.61 | 10.00 | .85 | 52.50 | 4.46 | 26.25 |
| 10 | 5 | 2 | 7 | 50.00 | 2.37 | 275.00 | 13.05 | 325.00 | 15.42 | 65.00 |
| 10[5] | 5 | 2 | 7 | 28.14 | 2.49 | 176.66 | 15.61 | 204.80 | 18.10 | 40.96 |
| 11 | 4 | 1 | 5 | 26.75 | 1.51 | 147.87 | 8.34 | 174.62 | 9.85 | 43.66 |
| 12 | 5 | 1 | 6 | 60.00 | 3.53 | 60.00 | 3.53 | 120.00 | 7.06 | 24.00 |
| 13 | 2 | 0 | 2 | 4.50 | .85 | —— | —— | 4.50 | .85 | 2.25 |
| 14 | 3 | 1 | 4 | 30.00 | 2.32 | 25.00 | 1.94 | 55.00 | 4.26 | 18.33 |
| 15[6] | 2 | 0 | 2 | 1.40 | .81 | 18.00 | 10.39 | 19.40 | 11.20 | 9.70 |
| 16 | 2 | 3 | 5 | 156.00 | 12.35 | —— | —— | 156.00 | 12.35 | 78.00 |
| 17 | 2 | 0 | 2 | 60.00 | 5.04 | 50.00 | 4.20 | 110.00 | 9.24 | 55.00 |
| 18[7] | 4 | 0 | 4 | 23.59 | 10.50 | 29.58 | 13.16 | 53.17 | 23.66 | 13.29 |
| 19 | 2 | 1 | 3 | 96.00 | 8.56 | —— | —— | 96.00 | 8.56 | 48.00 |
| 20[8] | 3 | 1 | 4 | .10 | .06 | —— | —— | .10 | .06 | .03 |
| 21[9] | 2 | 4 | 6 | .40 | .89 | —— | —— | .40 | .89 | .20 |
| 22 | 2 | 3 | 5 | 4.00 | .72 | 1.50 | .27 | 5.50 | .99 | 2.75 |
| 23 | 1 | 6 | 7 | 12.00 | 1.54 | 57.00 | 7.33 | 69.00 | 8.87 | 69.00 |

[1] Members of family excluding boarders, lodgers, and children who pay board.
[2] Amount spent by father for tobacco. There is no "pocket money" system in this family.
[3] Account kept for 33 weeks.
[4] Account kept for 37 weeks.
[5] Account kept for 31 weeks of the following year.
[6] Account kept for 9 weeks.
[7] Account kept for 11 weeks.
[8] Account kept for 8 weeks.
[9] Account kept for 4 weeks.

money" by the families whose budgets cover a year, was 7.70; the median, 8.56.

## ALL EXPENDITURES.

The following table summarizes the expenditures of each of the twenty-three families, giving the amount spent for each item and the per cent. which this amount was of the total expenditures.

TABLE 9.

SUMMARY OF EXPENDITURES OF EACH OF THE 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Item of Expenditure. | Family No. 1. (4 Members.)[1] | | Family No. 2. (2 Members.) | | Family No. 3. (4 Members.) | | Family No. 4. (4 Members.)[2] | |
|---|---|---|---|---|---|---|---|---|
| | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. |
| Rent | $132.00 | 22.04 | $144.00 | 19.59 | $ 81.27 | 13.48 | $ 245.27 | 13.50 |
| Fuel and light | 31.02 | 5.18 | 51.92 | 7.06 | 37.87 | 6.28 | 67.86 | 3.74 |
| Food | 241.75 | 40.36 | 202.79 | 27.59 | 292.79 | 48.58 | 585.35 | 32.23 |
| General supplies | 20.14 | 3.36 | 14.54 | 1.98 | 6.78 | 1.12 | 15.93 | .88 |
| Laundry | 2.49 | .42 | 1.02 | .14 | —— | —— | 15.29 | .84 |
| Clothing | 63.11 | 10.54 | 50.12 | 6.82 | 48.35 | 8.02 | 376.69 | 20.74 |
| Medical attention | 24.60 | 4.11 | 70.00 | 9.52 | 8.50 | 1.41 | 4.05 | .22 |
| Insurance | 10.00 | 1.67 | —— | —— | 39.50 | 6.55 | 33.80 | 1.86 |
| Lodge and union | —— | —— | 33.80 | 4.60 | .35 | .06 | 7.78 | .43 |
| Reading matter | 11.86 | 1.98 | 6.13 | .83 | 8.84 | 1.47 | 8.32 | .46 |
| Church and charity | 1.35 | .23 | 6.17 | .84 | 3.75 | .62 | 24.43 | 1.35 |
| Recreation | 1.30 | .22 | 40.53 | 5.51 | 2.25 | .37 | 57.45 | 3.16 |
| Pocket money | 23.47 | 3.92 | 65.00 | 8.84 | 27.35 | 4.54 | 209.50 | 11.53 |
| Car fare | 6.06 | 1.01 | 3.95 | .54 | 16.00 | 2.65 | 12.55 | .69 |
| Other items | 29.83 | 4.98 | 45.04 | 6.13 | 29.13 | 4.83 | 152.03 | 8.37 |
| Total | $598.98 | 100.00 | $735.01 | 100.00 | $602.73 | 100.00 | $1816.30 | 100.00 |

[1] Excluding a young woman boarder and lodger of 7 weeks.

[2] Excluding a son who pays board.

Table 9.—*Cont'nued.*

SUMMARY OF EXPENDITURES OF EACH OF THE 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Item of Expenditure. | Family No. 5. (4 Members.)[3] | | Family No. 6. (5 Members.) | | Family No. 7. (2 Members.)[4] | | Family No. 8. (2 Members.)[5] | |
|---|---|---|---|---|---|---|---|---|
| | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, 33 Weeks. | Per Cent. of Total Expenditures. | Amount, 37 Weeks. | Per Cent. of Total Expenditures. |
| Rent | $204.00 | 24.93 | $180.00 | 12.90 | $ 57.34 | 16.67 | $130.00 | 26.16 |
| Fuel and light | 70.60 | 8.63 | 55.00 | 3.94 | 42.56 | 12.38 | 29.72 | 5.98 |
| Food | 283.34 | 34.62 | 425.00 | 30.46 | 160.07 | 46.55 | 192.50 | 38.74 |
| General supplies | 18.66 | 2.28 | 17.20 | 1.23 | 7.89 | 2.29 | 3.95 | .79 |
| Laundry | 3.54 | .43 | 30.00 | 2.15 | 3.53 | 1.03 | 6.40 | 1.29 |
| Clothing | 63.26 | 7.73 | 241.34 | 17.30 | 20.76 | 6.04 | 21.83 | 4.39 |
| Medical attention | 36.70 | 4.48 | 5.00 | .36 | 11.25 | 3.27 | 12.03 | 2.42 |
| Insurance | 29.85 | 3.65 | 47.78 | 3.42 | 20.00 | 5.82 | 16.83 | 3.39 |
| Lodge and union | 45.98 | 5.62 | 20.92 | 1.50 | —— | —— | 13.05 | 2.63 |
| Reading matter | 6.47 | .79 | 7.00 | .50 | 4.19 | 1.22 | 5.78 | 1.16 |
| Church and charity | 3.50 | .43 | 31.00 | 2.22 | 4.29 | 1.25 | .55 | .11 |
| Recreation | 10.70 | 1.31 | 25.00 | 1.79 | .30 | .09 | 9.45 | 1.90 |
| Pocket money | 4.70[6] | .57 | 100.00 | 7.17 | —— | —— | 21.30 | 4.29 |
| Car fare | 4.45 | .54 | 55.00 | 3.94 | .40 | .12 | 7.81 | 1.57 |
| Other items | 32.58 | 3.98 | 154.90 | 11.10 | 11.30 | 3.29 | 25.69 | 5.17 |
| Total | $818.33 | 100.00 | $1395.14 | 100.00 | $343.88 | 100.00 | $496.89 | 100.00 |

[3] Excluding a man boarder of 15 weeks.

[4] Excluding a daughter who pays board.

[5] Excluding a son who pays board, a young man boarder and lodger, and a child boarder and lodger of 11 weeks.

[6] For tobacco.

The heading Car Fare, both here and in the detailed presentation of budgets, covers all car fare, both business and social, with the exception of that spent for outings, which is classified under Recreation.

Table 9.—*Continued.*

SUMMARY OF EXPENDITURES OF EACH OF THE 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Item of Expenditure. | Family No. 9. (4 Members.)[7] | | Family No. 10. First Period. (7 Members.)[8] | | Family No. 10. Second Period. (7 Members.) | | Family No. 11. (5 Members.) | |
|---|---|---|---|---|---|---|---|---|
| | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, 31 Weeks. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. |
| Rent | $ 269.04 | 22.84 | $ 168.00 | 7.98 | $ 112.00 | 9.89 | $ 168.00 | 9.48 |
| Fuel and light | 66.50 | 5.65 | 45.60 | 2.16 | 14.00 | 1.24 | 34.92 | 1.97 |
| Food | 495.00 | 42.02 | 696.19 | 33.05 | 391.00 | 34.54 | 610.78 | 34.47 |
| General supplies | 12.00 | 1.02 | 40.15 | 1.91 | 7.05 | .62 | 25.43 | 1.44 |
| Laundry | 12.00 | 1.02 | 31.20 | 1.48 | 17.80 | 1.57 | 36.09 | 2.04 |
| Clothing | 139.01 | 11.80 | 515.00 | 24.45 | 185.12 | 16.35 | 263.64 | 14.88 |
| Medical attention | 11.50 | .98 | 38.25 | 1.82 | 22.85 | 2.02 | 106.27 | 6.00 |
| Insurance | 12.00 | 1.02 | 55.70 | 2.64 | 23.90 | 2.11 | 150.05 | 8.47 |
| Lodge and union | 33.70 | 2.86 | 92.62 | 4.40 | 39.56 | 3.49 | 72.62 | 4.10 |
| Reading matter | 9.00 | .76 | 15.00 | .71 | 9.01 | .80 | 14.66 | .83 |
| Church and charity | 2.00 | .17 | 3.96 | .19 | 5.69 | .50 | 29.40 | 1.66 |
| Recreation | 42.50 | 3.61 | 50.00 | 2.37 | 28.14 | 2.49 | 26.75 | 1.51 |
| Pocket money | 10.00 | .85 | 275.00 | 13.05 | 176.66 | 15.61 | 147.87 | 8.34 |
| Car fare | 3.50 | .30 | 15.00 | .71 | 12.66 | 1.12 | 4.10 | .23 |
| Other items | 60.25 | 5.11 | 64.86 | 3.08 | 86.51 | 7.64 | 81.47 | 4.60 |
| Total | $1178.00 | 100.00 | $2106.53 | 100.00 | $1131.95 | 100.00 | $1772.05 | 100.00 |

[7] Excluding 1st son who paid board for 5 months, and 2d son who paid board throughout the year.

[8] Excluding a young woman boarder and lodger of 50 weeks.

Table 9.—*Continued.*

SUMMARY OF EXPENDITURES OF EACH OF THE 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Item of Expenditure. | Family No. 12. (6 Members.)[9] | | Family No. 13. (2 Members.)[10] | | Family No. 14. (4 Members.)[11] | | Family No. 15. (2 Members.)[12] | |
|---|---|---|---|---|---|---|---|---|
| | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, 9 Weeks. | Per Cent. of Total Expenditures. |
| Rent | $ 91.50 | 5.38 | $144.00 | 27.21 | $ 156.00 | 12.08 | $ 28.00 | 16.16 |
| Fuel and light | 106.00 | 6.23 | 45.00 | 8.50 | 58.50 | 4.53 | 1.50 | .87 |
| Food | 700.00 | 41.14 | 120.00 | 22.68 | 500.00 | 38.72 | 62.40 | 36.01 |
| General supplies | 30.00 | 1.76 | 10.00 | 1.89 | 15.00 | 1.16 | 4.30 | 2.48 |
| Laundry | 6.00 | .35 | 4.00 | .76 | —— | —— | 1.50 | .87 |
| Clothing | 267.00 | 15.69 | 72.28 | 13.66 | 381.81 | 29.57 | 21.02 | 12.13 |
| Medical attention | 15.00 | .88 | 2.00 | .38 | 1.00 | .08 | 1.00 | .58 |
| Insurance | 124.78 | 7.33 | 15.60 | 2.95 | 98.80 | 7.65 | 6.90 | 3.98 |
| Lodge and union | 43.35 | 2.55 | 34.32 | 6.49 | —— | —— | 1.50 | .87 |
| Reading matter | 22.00 | 1.29 | 7.00 | 1.32 | 7.50 | .58 | 2.24 | 1.29 |
| Church and charity | 36.00 | 2.12 | 15.00 | 2.83 | 7.50 | .58 | 3.20 | 1.85 |
| Recreation | 60.00 | 3.53 | 4.50 | .85 | 30.00 | 2.32 | 1.40 | .81 |
| Pocket money | 60.00 | 3.53 | —— | —— | 25.00 | 1.94 | 18.00 | 10.39 |
| Car fare | 34.00 | 2.00 | 8.00 | 1.51 | 4.00 | .31 | 1.30 | .75 |
| Other items | 106.00 | 6.23 | 47.50 | 8.98 | 6.20 | .48 | 19.01 | 10.97 |
| Total | $1701.63 | 100.00 | $529.20 | 100.00 | $1291.31 | 100.00 | $173.27 | 100.00 |

[9] Excluding 2 sons who pay board.

[10] Husband takes meals at home on Sundays only.

[11] Excluding a son who pays board.

[12] Excluding 2 young women boarders and lodgers.

Table 9.—*Continued.*

SUMMARY OF EXPENDITURES OF EACH OF THE 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Item of Expenditure. | Family No. 16. (5 Members.) | | Family No. 17. (2 Members.)[13] | | Family No. 18. (4 Members.) | | Family No. 19. (3 Members.) | |
|---|---|---|---|---|---|---|---|---|
| | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, 11 Weeks. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. |
| Rent | $ 105.00 | 8.31 | $ 235.80 | 19.80 | $ 42.00 | 18.69 | $ 192.00 | 17.11 |
| Fuel and light | 54.50 | 4.31 | 60.00 | 5.04 | 3.65 | 1.62 | 88.00 | 7.84 |
| Food | 475.00 | 37.59 | 546.00 | 45.86 | 75.84 | 33.74 | 480.00 | 42.78 |
| General supplies | 6.00 | .47 | 10.00 | .84 | 1.00 | .44 | —[14] | —[14] |
| Laundry | 24.00 | 1.90 | 3.00 | .25 | — | — | — | — |
| Clothing | 182.50 | 14.44 | 75.00 | 6.30 | 11.53 | 5.13 | 130.00 | 11.59 |
| Medical attention | 5.00 | .40 | 3.00 | .25 | 3.20 | 1.42 | 49.94 | 4.45 |
| Insurance | — | — | 13.20 | 1.11 | 5.50 | 2.45 | 6.00 | .53 |
| Lodge and union | 43.96 | 3.48 | 48.62 | 4.08 | — | — | 28.20 | 2.51 |
| Reading matter | 18.00 | 1.42 | 5.00 | .42 | .75 | .33 | —[14] | —[14] |
| Church and charity | 9.00 | .71 | — | — | 25.73 | 11.45 | — | — |
| Recreation | 156.00 | 12.35 | 60.00 | 5.04 | 23.59 | 10.50 | 96.00 | 8.56 |
| Pocket money | — | — | 50.00 | 4.20 | 29.58 | 13.16 | — | — |
| Car fare | 15.00 | 1.19 | 6.00 | .50 | .90 | .40 | — | — |
| Other items | 169.60 | 13.42 | 75.00 | 6.30 | 1.50 | .67 | 52.00 | 4.63 |
| Total | $1263.56 | 100.00 | $1190.62 | 100.00 | $224.77 | 100.00 | $1122.14 | 100.00 |

[13] Excluding 2 men boarders and lodgers and a baby boarder and lodger.

[14] Not recorded separately under this heading.

Table 9.—*Continued.*

SUMMARY OF EXPENDITURES OF EACH OF THE 23 KENSINGTON FAMILIES, FOR ONE YEAR, 1913–1914.

| Item of Expenditure. | Family No. 20. (4 Members.)[15] | | Family No. 21. (6 Members.) | | Family No. 22. (5 Members.)[16] | | Family No. 23. (7 Members.) | |
|---|---|---|---|---|---|---|---|---|
| | Amount, 8 Weeks. | Per Cent. of Total Expenditures. | Amount, 4 Weeks. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. |
| Rent | $ 30.00 | 16.84 | $ 8.00 | 17.78 | $ 96.00 | 17.29 | $132.00 | 16.98 |
| Fuel and light | 9.10 | 5.11 | 1.00 | 2.22 | 27.00 | 4.86 | 30.00 | 3.86 |
| Food | 73.53 | 41.28 | 27.20 | 60.46 | 338.00 | 60.88 | 312.00 | 40.14 |
| General supplies | 1.80 | 1.01 | .72 | 1.60 | 12.00 | 2.16 | 12.00 | 1.54 |
| Laundry | 8.00 | 4.49 | — | — | 2.50 | .45 | 28.00 | 3.60 |
| Clothing | 42.29 | 23.74 | 3.22 | 7.16 | 36.40 | 6.56 | 145.00 | 18.65 |
| Medical attention | 2.85 | 1.60 | 1.25 | 2.78 | 5.00 | .90 | 5.00 | .64 |
| Insurance | 3.20 | 1.80 | 1.80 | 4.00 | 20.80 | 3.75 | 35.36 | 4.55 |
| Lodge and union | .40 | .22 | .50 | 1.11 | — | — | — | — |
| Reading matter | 1.03 | .58 | — | — | 1.00 | .18 | 4.00 | .51 |
| Church and charity | — | — | — | — | — | — | — | — |
| Recreation | .10 | .06 | .40 | .89 | 4.00 | .72 | 12.00 | 1.54 |
| Pocket money | — | — | — | — | 1.50 | .27 | 57.00 | 7.33 |
| Car fare | .94 | .53 | .40 | .89 | 5.00 | .90 | 5.00 | .64 |
| Other items | 4.90 | 2.75 | .50 | 1.11 | 6.00 | 1.08 | — | — |
| Total | $178.14 | 100.00 | $44.99 | 100.00 | $555.20 | 100.00 | $777.36 | 100.00 |

[15] Excluding a woman boarder and lodger for the first 4 weeks, and 2 men boarders and lodgers and a man lodger for the second 4 weeks.

[16] Excluding a man boarder and lodger.

## FAMILY BUDGETS IN DETAIL.

### FAMILY NO. 1.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 40 | Cloth weaver. |
| Mother | 41 | Housekeeper. |
| Son | 3½ | |
| Daughter | 14 months. | |

Young woman boarder and lodger, 2 meals per day on week days and 3 meals per day on Sundays, for 7 weeks. Paid $2.75 per week.

*Type of Family.*—Mr. and Mrs. F. are English. They were married in England five years before this study was begun, and came to the United States and settled in Kensington immediately after their marriage. Mrs. F. has an interesting personality. Though she has had to work hard all of her life, having begun to earn her living as a baby's nurse when she was a child, she has spent her spare moments in reading. She is familiar with many of the best English authors, and is able to discuss current social questions intelligently. Though she is a socialist in theory, Mrs. F. does not believe in revolutionary methods. "I used to be bitter," she says, "but I am not so any more. I have hard times, but slices of good luck come too."

With regard to her manner of living and to the disposition of the family income, Mrs. F. follows her own independent ideas, regardless of the standards of her neighbors. For instance, she prefers a savings account to a "parlor set." Her aim is to lay aside $100 each year, no matter how much she has to deny herself. The year before the account for this study was begun, the family income averaged $13 per week; in addition to regular expenses, the following had to be met:

| | |
|---|---|
| Dentist's bill | $17.50 |
| Doctor (confinement) | 20.00 |
| Nurse (confinement) | 12.00 |
| Doctor (other illness) | 8.00 |
| Total | $57.50 |

In spite of these extraordinary expenses, Mrs. F. put $100 into her savings fund.

*The Account.*—The account for this study was carefully kept for a year (March 22, 1913–March 20, 1914).

*Income.*—The father's wages averaged $12.28 per week, for the year of the account. The family had practically no source of income other than the father's wages.

*House.*—This family occupies a brick house which rents for $11 per month. It has two rooms and a shed on the first floor, and two sleeping rooms and a bathroom on the second floor. The toilet is in the yard. The house is heated by the kitchen range, a gas radiator, and a coal stove upstairs. The cooking is done on the coal range and a gas range. The interior of the house is bare and shabby, though an old square piano brought from Mrs. F.'s home in England, and a little homemade shelf with its worn copies of Shakespeare, Carlyle, and Tennyson, and a few other classics, lend an air of refinement to the place. Some plain wooden chairs and an old dining table, complete the furniture downstairs. There are no carpets or curtains. Upstairs there are just the few necessary articles.

*Food.*—The actual food expenditure for the year was $241.75. The year included a two weeks' vacation, however, for Mrs. F. and the children, during which their food cost them nothing. If the whole family had been at home for fifty-two weeks, their total expenditure for food, reckoned on the basis of the expenditure for the weeks in which they were at home, would have been $245.96. The food allowance for the family, according to the "fair standard" of the government report for the cotton-mill workers' families in Fall River, would be as follows:[1]

| | |
|---|---|
| Father | $ 94.64 |
| Mother | 75.71 |
| Son | 37.85 |
| Daughter | 28.39 |
| Young woman boarder (two meals per day on week days, and three meals per day on Sundays, for seven weeks) | 7.28 |
| Total | $243.87 |

The food expenditure of Mrs. F.'s family was therefore just above the amount required by the "fair standard" of the government report,—an amount which is believed to be too low to furnish

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238, 243. The amounts allowed by the authors of the government report for a "fair standard" of food, clothing, etc., for the various members of a Fall River family, according to sex and age, may be found in Appendix A of the present study.

a Kensington family with a fair diet, at the time of this study. (For a suggested fair allowance for food, see pages 134–137 of this study.)

*Clothing.*—This family spends little for clothing. For the year of the account, this item came to $63.21. Mrs. F.'s clothing cost but $16.27 for the year. She had a few articles given her. Her mother in England sent her some material for a petticoat and two dresses for the baby. She also had a coat given her (secondhand), and six dresses for the baby.[1] Some secondhand clothing bought at a rummage sale, is recorded in the account.

*Medical Attention.*—Doctor's bills added considerably to the expense items for the year. Mrs. F. had to have a slight operation performed upon herself, and there was other illness in the family. The total expenditure for medical attention was $24.60.

*Church.*—Mrs. F. attends a small Episcopal church, where she gives only her "mite" in the collection. She says she cannot afford to attend a church where regular dues are required, as the standard of contribution in the United States is too high for her. Mr. F. does not attend church.

*Dues.*—Mr. F. belongs to a men's club, and Mrs. F., to a mothers' club, both of which are connected with a neighborhood social settlement. The husband's dues are $3 per year; the wife's, $1. Neither Mr. nor Mrs. F. belongs to any other society. Mr. F. is not a member of any labor union. The only entries under the heading Dues, besides those for the settlement clubs, are for the coöperative store. Mrs. F. was a member of the Kensington coöperative enterprise until its failure shortly before the close of this account. The shares of the enterprise were $20 apiece. Mrs. F.'s share was not fully paid for. She was in the habit of buying at the coöperative store, one large order a week, principally staples. All of her meat and other perishable food she bought from near-by dealers in small quantities, because she could not afford to buy sufficient ice to keep them. She bought her coal at the coöperative store, and saved something on that. When the enterprise failed in March, 1914, all the members lost their shares. Mrs. F.'s loss was $9.50.

*Recreation.*—The account shows that the family had little recreation. The mother and the two children were away for two weeks in July, at a country vacation house which is supported by charity.

[1] The only assistance that Mrs. F. received during the period of her account, besides these articles of clothing, was that of a gift of groceries and a dinner at Christmas.

There was no expense in connection with this outing. The father had no vacation. A magazine now and then, and an occasional lecture or entertainment given at the neighborhood settlement house, furnish all the recreation that Mr. and Mrs. F. can afford.

*Pocket Money.*—This family follows the prevailing Kensington custom of having the mother take charge of the purse and provide for the family needs. Mr. F. gives over his entire earnings to his wife. The only money that he has to spend himself is the "pocket money" that his wife allows him, and this varies from week to week according to what Mrs. F. can spare. Mrs. F. also pays for some of her husband's tobacco, in addition to giving him the small allowance of "pocket money." Mr. F. uses his "pocket money" for tobacco, for candy for the children, and for car rides for the family. He is not a total abstainer from principle, as his wife is, but—to use Mrs. F.'s expression—"he is a very careful man, and spends practically nothing for drinks, because he cannot afford it." The two items,—Mr. F.'s "pocket money" and the additional amount spent by Mrs. F. for her husband's tobacco,—came to $23.47 for the year.

*Standard of Living.*—The total income for the year was $669.15. In spite of her economy, Mrs. F. had to break her rule, this year, of laying aside $100,—her balance being only $70.17, of which she added but $41.16 to her savings account. This family enjoys little beyond the bare necessaries of life; it has a struggle to keep above the poverty line.

INCOME.

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 22, 1913–MARCH 20, 1914, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Father, Wages. | | Father, Wages. | | Father, Wages. | | Father, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| March 22, 1913. | $12.98 | June 28, 1913. | $13.26 | Oct. 4, 1913. | $14.89 | Jan. 10, 1914. | —[1] |
| | 12.98 | | 6.26 | | 18.83 | | $16.22 |
| | 12.98 | July 12..... | 12.60 | | 13.79 | Jan. 24..... | 10.00 |
| | 18.72 | | 1.26 | | 10.54 | | 20.66 |
| April 19..... | 13.97 | | 14.85 | Nov. 1..... | 13.68 | | 15.36 |
| | 12.98 | | 7.80 | | 16.80 | | 9.86 |
| | 12.98 | Aug. 9..... | 17.24 | | 11.16 | Feb. 21..... | 17.86 |
| | 12.98 | | 13.95 | | 12.83 | | 12.65 |
| May 17..... | 14.98 | | 9.51 | Nov. 29..... | 17.04 | | 9.40 |
| | 12.28 | | 18.84 | | 7.52 | | 16.53 |
| | 7.22 | Sept. 6..... | 14.06 | | 16.04 | | |
| | 7.22 | | 7.89 | | 11.44 | | $638.74 |
| June 14..... | 7.22 | | 15.59 | Dec. 27..... | 4.84 | | |
| | 13.26 | | 14.94 | | —[1] | | |

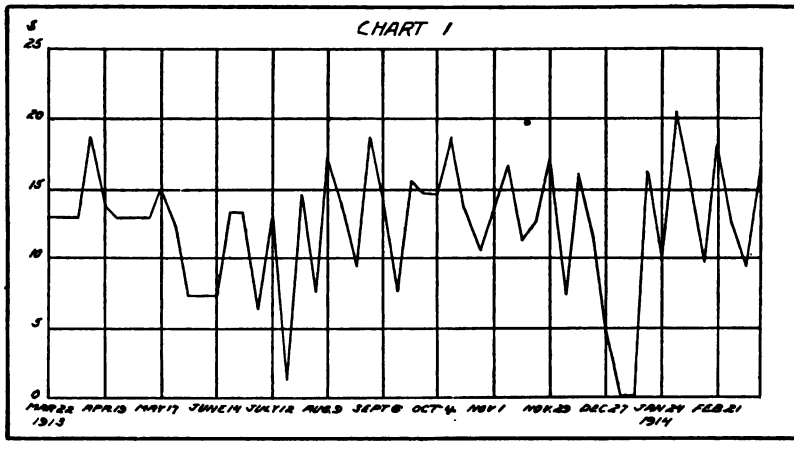
[1] No work.

INCOME FROM ALL SOURCES.

| | |
|---|---|
| Father, wages | $638.74 |
| Mother, earnings from sewing | 3.25 |
| Young woman boarder and lodger, 7 weeks @ $2.75 | 19.25 |
| Interest on savings | 7.91 |
| Total income, one year, actually recorded | $669.15 |

FATHER, WAGES.

ONE YEAR.




CLOTHING FOR ONE YEAR, MARCH 22, 1913–MARCH 20, 1914.

FATHER.

| | |
|---|---|
| Suit | $18.50 |
| Trousers | 1.50 |
| Shoe repairs | 3.25 |
| Shirts | 2.89 |
| Underwear | 1.73 |
| Socks | .74 |
| Sundries | .95 |
| | $29.56 |

SON.

| | |
|---|---|
| Goods for suits | $1.90 |
| Hats | .50 |
| Shoes | 4.00 |
| Shoe repairs | .60 |
| Stockings | .51 |
| Underwear | 1.00 |
| Sundries | 1.08 |
| | $9.59 |

MOTHER.

| | |
|---|---|
| Dresses (2) | $ 1.60 |
| Hat | 1.00 |
| Dress goods | 2.09 |
| Underwear | 3.11 |
| Petticoat | .39 |
| Corsets (1 pair) | .75 |
| Shoe repairs | 1.80 |
| Stockings | 1.51 |
| Nightgowns | 1.18 |
| Sundries | 2.84 |
| | $16.27 |

DAUGHTER.

| | |
|---|---|
| Dress goods | $ .25 |
| Cap | .50 |
| Ribbon | .37 |
| Underwear | .84 |
| Shoes | 3.00 |
| Shoe repairs | 1.70 |
| Stockings | .68 |
| Sundries | .35 |
| | $7.69 |

## EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 22, 1913–MARCH 20, 1914, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | | | | | | One Year, Actually Recorded. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Mar. 22, 1913 | April 19 | May 17 | June 14 | July 12 | Aug. 9 | Sept. 6 | Oct. 4 | Nov. 1 | Nov. 29 | Dec. 27 | Jan. 24, 1914 | Feb. 21 | Total. | Total. |
| *House:* Rent | $11 per month | | | | | | | | | | | | | $132.00 | |
| Fuel and light | $1.00 | $1.00 | $1.25 | $1.50 | $1.00 | $1.50 | $16.20[1] | $1.30 | $1.50 | $1.25 | $1.02 | $1.50 | $1.00 | 31.02 | $163.02 |
| *Food:* Meats | 7.51 | 6.63 | 4.84 | 4.13 | 3.53 | 5.02 | 5.01 | 5.43 | 4.19 | 4.63 | 5.44 | 5.12 | 5.11 | 66.59 | |
| Dairy products | 5.02 | 4.95 | 4.36 | 4.27 | 4.03 | 3.04 | 4.00 | 4.26 | 4.32 | 5.11 | 4.27 | 4.26 | 5.50 | 57.39 | |
| Eggs | 1.54 | 1.29 | 1.28 | 1.54 | .93 | 1.30 | 1.39 | 1.59 | 1.17 | .42 | .89 | .94 | .95 | 15.23 | |
| Staples | 3.13 | 3.73 | 3.95 | 2.87 | 3.25 | 3.06 | 3.43 | 2.80 | 3.18 | 3.03 | 1.97 | 2.63 | 3.53 | 40.56 | |
| Vegetables | 1.36 | 1.33 | 1.68 | 1.14 | .98 | 1.19 | 1.17 | 1.03 | 1.09 | 1.00 | 1.34 | 1.60 | 1.41 | 16.32 | |
| Fruits | 1.64 | 1.41 | 1.51 | 1.49 | 1.16 | 1.62 | 1.13 | .89 | .86 | .68 | .64 | 1.20 | 1.26 | 15.49 | |
| Cereals | .20 | .10 | .10 | | | | .10 | | .10 | .08 | .05 | | | .73 | |
| Baked goods | 1.02 | 1.35 | .84 | .85 | .78 | .89 | .94 | 1.19 | .75 | .85 | .50 | .90 | .36 | 11.22 | |
| Beverages | 1.12 | 1.13 | .87 | .64 | .70 | .50 | .65 | .51 | .78 | .37 | .48 | .63 | .78 | 9.16 | |
| Miscellaneous | .89 | .70 | .68 | 1.39 | .93 | 1.83 | .69 | .21 | .66 | .31 | .17 | .48 | .12 | 9.06 | |
| *Food Total* | 23.43 | 22.62 | 20.11 | 18.32 | 16.29 | 18.45 | 18.51 | 17.91 | 17.10 | 16.48 | 15.75 | 17.76 | 19.02 | | 241.75 |
| *Household Expenses:* Furniture. | | | | 1.00[2] | | | | | | | | | | 1.00 | |
| Furnishings | 6.25 | .35 | .50 | | .85 | | .23 | .35 | 3.24 | 1.36 | .95 | 5.83 | .10 | 20.01 | |
| General supplies[3] | 1.47 | 1.19 | 1.66 | 1.69 | .73 | 2.14 | 1.77 | 2.40 | 1.26 | 2.37 | .72 | 1.48 | 1.26 | 20.14 | |
| Laundry | .18 | | | .33 | | | .33 | .13 | .33 | .49 | .20 | .18 | .33 | 2.49 | 43.64 |
| *Clothing:* Father | 1.17 | 19.52 | | .76 | .81 | 1.62 | | .65 | 1.79 | .20 | .84 | .50 | 1.70 | 29.56 | |
| Mother | .75 | 1.25 | 1.25 | .25 | .15 | .84 | 1.53 | 3.97 | 3.88 | | .39 | 1.38 | .63 | 16.27 | |
| Son | .72 | | 1.26 | 1.32 | | 1.00 | | 1.70 | .33 | .20 | .35 | .43 | 2.28 | 9.59 | |
| Daughter | .57 | | 1.13 | .95 | | .75 | 1.57 | 1.02 | .10 | .45 | .75 | .40 | | 7.69 | 63.11 |
| Medical attention | .38 | 1.00 | | .05 | .55 | | .15 | .20 | 1.05 | 5.30 | 8.22 | .50 | 7.20 | | 24.60 |
| Insurance | | | | | | | | | | | | | 10.00[4] | | 10.00 |
| *Dues:* Co-operative store | .75 | .25 | .25 | | | .50 | .25 | .25 | .25 | .25 | | | | 2.75 | |
| Settlement club | | | 1.00 | | | | | | | 1.00 | | | | 2.00 | 4.75 |
| Music lessons | | | | | | | | | .40 | | | | | | .40 |
| Reading matter | .73 | .59 | .75 | 1.36 | .84 | .82 | .94 | .77 | .65 | 1.22 | 1.39 | .89 | .91 | | 11.86 |
| Church | .11 | .09 | .12 | .06 | .05 | .06 | | .17 | .14 | | .05 | .05 | .10 | | 1.00 |
| Charity | | | | | | | | | | .35 | | | | | .35 |
| Recreation | | | | 1.00 | | | | .15 | .10 | | | | .05 | | 1.30 |
| *Pocket Money:* Father | 1.22 | .50 | 1.02 | .89 | .80 | 2.18 | .91 | 1.64 | 1.99 | 1.26 | .89 | 3.13 | 2.08 | 18.51 | |
| Father, additional tobacco money | 1.18 | .25 | | | .10 | 1.35 | .15 | | .15 | .95 | .75 | .05 | | 4.43 | |
| Children | | .05 | | | | | | | .02 | .38 | | .04 | .04 | .53 | 23.47 |
| Car fare | .45 | .10 | .26 | .50 | .85 | .80 | .40 | .25 | .35 | .58 | .60 | .52 | .40 | | 6.06 |
| Gifts | .02 | .45 | | .20 | | | 1.40 | | .05 | .75 | | .80 | | | 3.67 |
| Total expenditures, one year, actually recorded | | | | | | | | | | | | | | | $598.98 |
| Total income, one year, actually recorded | | | | | | | | | | | | | | | 669.15 |
| Balance | | | | | | | | | | | | | | | $ 70.17 |

SAVINGS.

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Savings fund society; Deposits | .40 | 13.30 | .40 | | | 17.10 | .40 | 6.40 | 10.30 | | 7.91[5] | | 5.25 | | 61.46 |
| Withdrawals | | | | | | | | | | 3.30 | 17.00 | | | | 20.30 |
| Balance in bank | | | | | | | | | | | | | | | $ 41.16 |

[1] Includes 3 tons pea coal.
[2] Secondhand child's crib.
[3] Includes $3.44 paid on a child's express wagon which Mrs. F. was buying on installments through a daily newspaper; also includes $1.25 spent for toys for the children at Christmas.
[4] One year's premium for mother.
[5] Interest.

## FAMILY NO. 2.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Husband | 41 | Twister and drawer-in in upholstery and draperies mill. |
| Wife | 40 | Housekeeper. |

*Type of Family.*—Mr. and Mrs. A. are English. Mr. A. came to the United States when he was twenty years old. Mrs. A., his then affianced bride, was to follow him shortly, but the death of her father kept her at home for seven years, to help support her mother. At the end of that time she came to America and was married to Mr. A. They have lived in Kensington ever since. During their fourteen years of married life they have had no children until the year of this account. On December 10, 1913, a baby was born to them, dying at birth.

*The Account.*—The account for this study was carefully kept for a year (March 16, 1913–March 14, 1914).

*Income.*—Mr. A. earns an average of $17 per week. He gives over his earnings to his wife, and she gives him back regularly $1.25 per week, for "pocket money." Mr. A. uses his "pocket money" for tobacco and incidental expenses.

*House.*—Mr. and Mrs. A. occupy a brick house which rents for $12 per month. It has six rooms and a bath, a toilet in the yard, a coal range and a gas range in the kitchen, and a hot air furnace in the cellar. The house is well furnished and is neatly kept.

*Food.*—The food expenditure for the year was $202.79. The yearly food expenditure for a man and his wife, on the basis of the "fair standard" of the government report for Fall River families, would be as follows:[1]

| | |
|---|---|
| Husband | $ 94.64 |
| Wife | 75.71 |
| Total | $170.35 |

The food expenditure of this family was therefore above the amount required by the Fall River standard. Following is the menu for five days in the spring of 1913:

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, p. 243.

MENU FOR FIVE DAYS IN THE SPRING OF 1913.

*Sunday.*

Breakfast: Flitch and eggs, dried peaches, bread and butter, coffee.
Dinner: Meat and potato pie, strawberry pastry, milk.
Supper: Rump steak, new potatoes, greens, bread and butter, tea, cake.

*Monday.*

Breakfast: Boiled eggs, dried peaches, bread and butter, coffee.
Dinner: Rump steak, new potatoes, greens, pickled onions, mint and currant pastry.
Supper: Rump steak, radishes, bread and butter, tea, cake.

*Tuesday.*

Breakfast: Boiled eggs, bread and butter, coffee.
Dinner: Fried ham, jam, bread and butter, tea.
Supper: Rhubarb, raisin pastry, tea.

*Wednesday.*

Breakfast: Eggs, bread and butter, coffee.
Dinner: Ham and cabbage, new potatoes, rhubarb and raisins, suet pudding with sweet sauce.
Supper: Boiled ham, salad (lettuce, onion, and mint), bread and butter, tea, cake.

*Thursday.*

Breakfast: Poached eggs, bread and butter, coffee.
Dinner: Pork chops, new potatoes, greens, green gages, pastry.
Supper: Chops, bread and butter, tea, cake.

*Clothing.*—Mrs. A. understands dressmaking, and has recently taken a course in millinery at an evening school; so she is able to make both her dresses and her hats. Though the account shows her clothing expenditure for the year to have been but $26.62, she is always well dressed. Mr. A.'s clothing expenditure for the year was small, being only $23.50. The Fall River "fair standard" clothing allowance for a man is $45.75.[1] Clothing expenditure, however, is an item which it is practically impossible to standardize on a yearly basis, since many articles s rve for more than one season. For instance, the Fall River standard of $45.75 includes $6 as half price of an overcoat. Mr. A. did not have to buy an overcoat during the winter of this account. He had only one new suit during the year. This cost $17.

*Medical Attention.*—The account includes the expenses of the baby's birth; the mother was ill for a long time. The total expenditure for physician, nurse, and medicine, for the mother, amounted to $70.

*Standard of Living.*—The total income for the year was $757.09; the total expenditures were $735.01, leaving a balance of $22.08.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 243.

Mr. and Mrs. A. enjoy, on the whole, a comfortable standard of living, including a moderate amount of recreation. That so high a standard can be maintained on an income of $17 per week, is largely due to Mrs. A.'s ability, and to the fact that she has no children, and therefore has time to make her clothing and to care for her home. Mr. A., as well as his wife, is desirous of maintaining a high standard, and of utilizing his earnings to good advantage. He is temperate in his habits, and is ambitious to advance in his line of work. During the year of the account he was attending an evening textile school.

### INCOME.

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 16, 1913–MARCH 14, 1914, ACTUALLY RECORDED INCOME.

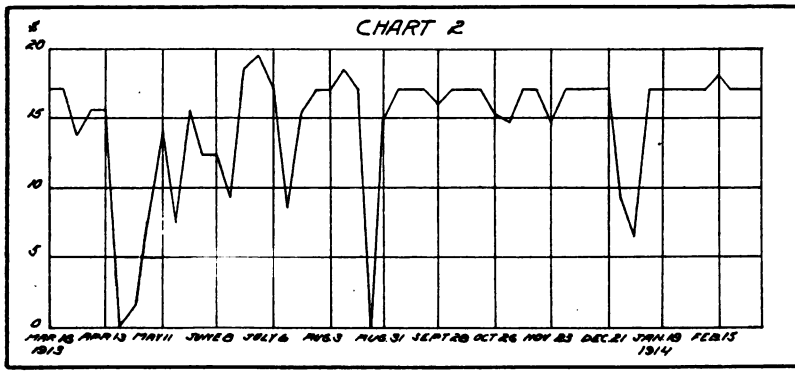
Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Husband, Wages. | | Husband, Wages. | | Husband, Wages. | | Husband, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Mar. 16, 1913 . | $17.00 | June 22, 1913. | $18.39 | Sept. 28, 1913. | $16.00 | Jan. 4, 1914. | $ 6.55 |
| | 17.00 | | 19.32 | | 17.00 | | 17.00 |
| | 13.91 | July 6..... | 17.00 | | 17.00 | Jan. 18..... | 17.00 |
| | 15.45 | | 8.81 | | 17.00 | | 17.00 |
| Apr. 13..... | 15.45 | | 15.45 | Oct. 26..... | 15.38 | | 17.00 |
| | —[1] | | 17.00 | | 14.76 | | 17.00 |
| | 1.50 | Aug. 3..... | 17.00 | | 17.00 | Feb. 15..... | 18.00 |
| | 7.60 | | 18.39 | | 17.00 | | 17.00 |
| May 11..... | 13.99 | | 17.00 | Nov. 23..... | 14.73 | | 17.00 |
| | 7.73 | | —[2] | | 17.00 | | 17.00 |
| | 15.45 | Aug. 31..... | 14.91[2] | | 17.00 | | |
| | 12.36 | | 17.00 | | 17.00 | | $757.09 |
| June 8..... | 12.36 | | 17.00 | Dec. 21..... | 17.00 | | |
| | 9.27 | | 17.00 | | 9.33 | | |

[1] No wages on account of strike. [2] Mr. and Mrs. A. were away on a ten days' vacation.

HUSBAND, WAGES.

ONE YEAR.



## EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 16, 1913–MARCH 14, 1914, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | | | | | | One Year, Actually Recorded. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Mar. 16, 1913 | April 13 | May 11 | June 8 | July 6 | Aug. 3 | Aug. 31 | Sept. 28 | Oct. 26 | Nov. 23 | Dec. 21 | Jan. 18, 1914 | Feb. 15 | Total. | Total. |
| *House:* | | | | | | | | | | | | | | | |
| Rent | $12 per month | | | | | | | | | | | | | $144.00 | |
| Fuel and light | $4.85 | $0.42 | | $5.80 | | | $7.25 | $6.20 | | $14.50 | $12.90 | | | 51.92 | $195.92 |
| *Food:* Meats | 5.93 | 3.72 | $4.55 | 3.84 | $4.67 | $2.83 | 4.92 | 6.52 | $4.26 | 4.40 | 4.83 | $5.20 | $4.93 | 60.60 | |
| Dairy products | 2.42 | 3.44 | 2.58 | 3.09 | 2.20 | 2.02 | 2.82 | 3.09 | 2.34 | 1.90 | 2.62 | 3.18 | 3.31 | 35.01 | |
| Eggs | 1.42 | .90 | .83 | .84 | .30 | .80 | 1.17 | .95 | 1.33 | .91 | 1.88 | 1.35 | 1.49 | 14.17 | |
| Staples | 2.54 | 2.69 | 2.28 | 2.49 | 1.51 | .86 | 2.81 | 2.94 | 3.03 | .35 | 1.19 | 1.13 | 2.05 | 25.87 | |
| Vegetables | .73 | 1.02 | 1.21 | 1.89 | 1.99 | .83 | 1.38 | 2.64 | 2.17 | .98 | .67 | .43 | .57 | 16.51 | |
| Fruits | 1.33 | .45 | 1.45 | 4.35 | 3.11 | 1.44 | 3.00 | 1.60 | 1.92 | .85 | .88 | .79 | 1.16 | 22.33 | |
| Cereals | | | | | | | | | .10 | | .05 | | | .15 | |
| Baked goods | | .13 | .36 | .39 | .25 | .03 | .08 | .23 | .59 | .10 | .05 | .05 | .25 | 2.51 | |
| Beverages | .95 | 1.45 | .50 | 1.65 | 1.20 | .45 | .70 | .93 | .86 | .45 | | .70 | .85 | 10.69 | |
| Miscellaneous | 1.37 | .70 | 2.20 | 1.65 | 3.10 | 1.39 | 1.25 | 1.10 | .82 | | .14 | .18 | 1.05 | 14.95 | |
| *Food Total* | 16.69 | 14.50 | 15.96 | 20.19 | 18.33 | 10.65[1] | 18.13 | 20.00 | 17.42 | 9.94 | 12.31 | 13.01 | 15.66 | | 202.79 |
| *Household Expenses:* | | | | | | | | | | | | | | | |
| Furniture | | | | | | | | | | | | | | | |
| Furnishings | 2.52 | .33 | .63 | 1.50 | .05 | .55 | | | 7.13 | .95 | | .12 | | 13.78 | |
| General supplies | .59 | .70 | 2.86 | .50 | .80 | .80 | 1.20 | 1.59 | .98 | 1.14 | .83 | .20 | 2.35 | 14.54 | |
| Laundry | .12 | .10 | .14 | .08 | .12 | .10 | .06 | | .10 | | .10 | | .10 | 1.02 | 29.34 |
| *Clothing:* | | | | | | | | | | | | | | | |
| Husband | | | .75 | 17.00 | 1.10 | .40 | .50 | 2.50 | | | | 1.25 | | 23.50 | |
| Wife | 4.75 | 3.32 | .60 | 4.83 | .79 | .45 | .68 | 5.56 | 1.48 | .38 | .30 | .51 | 2.97 | 26.62 | 50.12 |
| Medical attention | 2.15 | | | | | .25 | .50 | 3.00 | 13.05 | 6.05 | 20.00[3] | | 25.00[3] | | 70.00 |
| Baby's funeral | | | | | | | | | | 1.10 | 5.00 | | | | 6.10 |
| Insurance | | | | | | | | | | | | | | | |
| *Dues:* | | | | | | | | | | | | | | | |
| Lodge | $.48 per week | | | | | | | | | | | | | 24.96 | |
| Union | $.17 per week | | | | | | | | | | | | | 8.84 | |
| Strike assessments | | | | | | | | 3.00 | 4.00 | 1.00 | | 1.00 | 4.00 | 13.00 | |
| Settlement club | | | | | | 1.00 | | | | | | | | 1.00 | 47.80 |
| Education | | .60 | .25 | | 1.00[4] | | | | | | | | | | 1.85 |
| Reading matter | .46 | .36 | .36 | .36 | .30 | .28 | .38 | .56 | .71 | .10 | 1.38 | .66 | .22 | | 6.13 |
| Church | .35 | .45 | .25 | .25 | .10 | | .10 | .45 | .10 | | .30 | .55 | .70 | | 3.60 |
| Charity | 1.25 | | .02 | .50 | | 20 | | | .15 | | | .05 | .40 | | 2.57 |
| Recreation | .50 | | .10 | .36 | 4.00 | | 34.05 | .57 | .35 | | | .25 | .35 | | 40.53[5] |
| Pocket money: Husband | $1.25 per week | | | | | | | | | | | | | | 65.00 |
| Car fare | .55 | .15 | .50 | .20 | .20 | .20 | .10 | .55 | .30 | .25 | .25 | .25 | .45 | | 3.95 |
| Gifts | 1.00 | | | | 2.96 | | | | .25 | | 5.00 | | .10 | | 9.31 |
| Total expenditures, one year, actually recorded | | | | | | | | | | | | | | | $735.01 |
| Total income, one year, actually recorded | | | | | | | | | | | | | | | 757.09 |
| Balance | | | | | | | | | | | | | | | $ 22.08 |

[1] Three weeks only.
[2] Nurse.
[3] Physician during confinement.
[4] Tuition for textile night school course for husband.
[5] Vacation at Wildwood, $33.45; trips, $4.96; concerts, parties, etc., $2.12.

CLOTHING FOR ONE YEAR, MARCH 16, 1913–MARCH 14, 1914.

HUSBAND.

| | |
|---|---|
| Suit | $17.00 |
| Trousers | 1.50 |
| Shirt | 1.00 |
| Underwear | 1.50 |
| Shoe repairs | 1.90 |
| Sundries | .60 |
| | $23.50 |

WIFE.

| | |
|---|---|
| Dress goods | $ 3.43 |
| Patterns | .45 |
| Dress trimmings | 1.49 |
| Belting | .17 |

WIFE.—*Continued.*

| | |
|---|---|
| Notions | 1.00 |
| Hat shapes | 2.08 |
| Hat trimmings | 3.94 |
| Neckwear materials | 1.27 |
| Shoes (1 pair) | 3.00 |
| Shoe repairs | 1.95 |
| Stockings | .35 |
| Apron materials | 1.56 |
| Corsets (1 pair) | 1.50 |
| Nightgown | 1.38 |
| Sundries | .80 |
| Purses | 1.50 |
| Ring guard | .75 |
| | $26.62 |

## FAMILY NO. 3.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 34 | Driver and laborer. |
| Mother | 33 | Housekeeper. Does "lace work" at home. |
| First son | 11 | In school. |
| Second son | 6 | In school. |

*Type of Family.*—Mr. M. is a German; he came to America when he was six years old, and has lived in Kensington ever since. Mrs. M. is a Swede; she has lived in Kensington since she was eight years old. Mr. and Mrs. M. have been married for twelve years.

*The Account.*—The account for this study was carefully kept for a year (November 10, 1913–November 8, 1914). At the close of the period, Mrs. M. remarked with regard to her account books: "Everything is down to the half soling of shoes, and I don't think I've forgotten anything. If I have, it wouldn't amount to more than fifty cents' worth in the whole year."

*Income.*—Just before this account was started (November 10, 1913), Mr. M. left a position which he had held for eight years, as driver for a large stove foundry. After being out of work for one week, he took a position as driver for another establishment, and remained in that position until April 13, 1914. For the next four weeks he was at home, ill. After that he secured a position as laborer with an electric storage battery company, and is still in this position at the close of this account (November, 1914).

In the position which Mr. M. held prior to the beginning of this account, he was paid $10.50 per week, and "dinner money," besides "extras" when he had very heavy loads to lift. He gave over to his wife $10 each week for household expenses. With the money

that he saved out for himself, he bought his clothing, including shoes and all other articles, except underwear, socks, and working shirts, which Mrs. M. bought out of the household funds.

In his second position as driver (November 17, 1913–April 13, 1914), Mr. M. earned $13 per week. He gave his wife $10 per week, as before, but had less left for himself than under the former system of payment with its "extras." Of the three dollars which he kept, Mr. M. used ninety cents for "dinner money," sixty cents for car fare, and about fifty cents for feed for pigeons, which he kept for pleasure. He had $1 left for "spending money"; out of this he paid his union dues of fifty cents per month.

In his present position Mr. M. earns $9 per week, unless the works are not running full time, when a deduction is made for the time the employes are laid off. Mr. M. gives over all his wages to his wife now, and saves out no car fare and no "dinner money." He carries his luncheons from home. His wife has been able to spare him only twenty-five cents per week for "spending money" since he began to work in his present position. The pigeons had to be sold and the union dues have not been kept up. Though Mr. M.'s wage is at present small, he considers himself fortunate to have had steady work of any kind during this period when so many Kensington workingmen have been idle.

Mrs. M. adds to the family income by cutting lace which she takes home from a mill near by. Lace edging is turned out in large sheets by the machines in the mills. Women who want part time work then take these sheets home and cut apart the scalloped rows by hand. This work is paid for at the rate of five cents per dozen yards. Mrs. M.'s earnings, as copied from her "mill book," are recorded in the income table.

*House.*—Mr. and Mrs. M. have been buying their house for the past two years. At the outset, Mr. M.'s mother paid $1,000 toward it with money she had earned by washing. This payment was a gift on her part; she expects nothing in return except to be taken care of when she is too old to work. The remainder of the price,—$550,—Mr. and Mrs. M. are paying to a building and loan association in monthly installments of $5.50, which amount includes interest.

The house is of brick, and has two rooms and a shed on the first floor, two rooms and a bath on the second floor, and a toilet in the yard. It would rent for $12 per month. The rooms are small, but the house is in good condition. It has a porcelain kitchen sink

and a porcelain bath tub. The first floor is heated by the kitchen range and a heating stove; the second floor, by two hot water radiators which are connected with the kitchen range. Besides the coal range, there is a three burner hot-plate for cooking. The home is neat and well kept. The parlor is furnished with a hair cloth set and an organ. The other rooms are simply furnished.

*Food.*—The food expenditure for the year was $292.79, making an average of $5.63 per week. The weekly food allowance for this family, on the basis of the "fair standard" of the government report for Fall River families, would be as follows:[1]

| | |
|---|---|
| Father | $1.82 |
| Mother | 1.46 |
| First son | 1.09 |
| Second son | .91 |
| Total | $5.28 |

This family's food expenditure was therefore somewhat above the allowance of the Fall River standard. That allowance, however, as already stated, is believed to be too low for Kensington families at the time of this study. Mrs. M.'s daily record indicates a meager diet.

*Clothing.*—Clothing is conspicuously the chief item on which this family economizes. The clothing expenditure for the entire family for the year amounted to but $48.35. The mother makes over the father's underwear for the children, and uses her ingenuity in various ways to keep down clothing expense.

*Medical Attention.*—The expenditure for medical attention was $8.50. As stated above, the father was ill for four weeks. The older son is delicate, apparently being predisposed to tuberculosis; most of the expenditure under this heading was for him. The mother is not strong. The younger son appears to be sturdy.

*Church.*—Mrs. M. attends a Methodist church, but is not a member; she gives five cents in the offering when she goes to church. The children go regularly to Sunday school. The older boy is a member of the church, and gives five cents a week in his envelope. Mr. M. does not attend church.

*Recreation.*—The expenditure for recreation was $2.25, and was mostly for moving pictures. Mrs. M. had hoped to be able to

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

send her delicate son to the country for the summer, but the father's illness of four weeks in April and May, left the family entirely dependent upon the mother's earnings during that time, so that all hopes for a vacation had to be given up.

*Standard of Living.*—The total income for the year was $644.64; the total expenditures were $602.73, leaving a balance of $41.91. By careful management Mrs. M. makes ends meet, but her budget shows great economy. Very little beyond what was absolutely essential could be afforded this year. "I'll just have to do without papering and lots of things I had intended to get," Mrs. M. said to the investigator, after her husband was taken ill.

### INCOME.

ONE YEAR (52 WEEKS OR 364 DAYS), NOVEMBER 10, 1913–NOVEMBER 8, 1914, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Father, Wages. | | Mother, Wages. | | Father, Wages. | | Mother, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Nov. 10, 1913 | —— | Nov. 10, 1913 | $2.05 | May 18, 1914 | $ 9.00 | May 18, 1914 | $ 2.50 |
| | $13.00 | | 1.31 | May 25 | 9.00 | May 25 | 3.68 |
| | 13.00 | | 1.64 | | 9.00 | | 4.23 |
| | 13.00 | | 2.16 | | 9.00 | | 2.82 |
| Dec. 8 | 13.00 | Dec. 8 | 1.34 | | 9.00 | | 1.30 |
| | 13.00 | | 1.92 | June 22 | 9.00 | June 22 | 4.20 |
| | 13.00 | | —— | | 9.00 | | —— |
| | 13.00 | | 1.88 | | 8.50 | | 4.50 |
| Jan. 5, 1914 | 13.00 | Jan. 5, 1914 | 1.55 | | 9.00 | | 4.50 |
| | 13.00 | | 2.11 | July 20 | 9.00 | July 20 | —— |
| | 13.00 | | 2.00 | | 9.00 | | 5.87 |
| | 13.00 | | 1.40 | | 9.00 | | 5.50 |
| Feb. 2 | 13.00 | Feb. 2 | 1.30 | | 9.00 | | 6.47 |
| | 13.00 | | 2.10 | Aug. 17 | 9.00 | Aug. 17 | 5.09 |
| | 13.00 | | 1.00 | | 9.00 | | 3.82 |
| | 8.68 | | 2.10 | | 9.00 | | 5.31 |
| Mar. 2 | 13.00 | Mar. 2 | 2.85 | | 9.00 | | 2.75 |
| | 13.00 | | 1.70 | Sept. 14 | 7.40 | Sept. 14 | —— |
| | 13.00 | | 2.77 | | 9.00 | | 1.80 |
| | 13.00 | | 2.24 | | 7.25 | | 3.26 |
| Mar. 30 | 13.00 | Mar. 30 | 1.37 | | 9.00 | | 3.76 |
| | 13.00 | | —— | Oct. 12 | 9.00 | Oct. 12 | 3.84 |
| | 13.00 | | 1.50 | | 9.00 | | 4.75 |
| | ——[1] | | 3.06 | | 9.00 | | 5.20 |
| April 27 | ——[1] | April 27 | 4.00 | | 9.00 | | 4.20 |
| | ——[1] | | 2.75 | | | | |
| | ——[1] | | 4.36 | | $502.83 | | $141.81 |

[1] Ill.

INCOME FROM ALL SOURCES.

| | |
|---|---|
| Father, wages | $502.83 |
| Mother, wages | 141.81 |
| Total income, one year, actually recorded | $644.64 |

## EXPENDITURES.

One Year (52 Weeks or 364 Days), November 10, 1913–November 8, 1914, Actually Recorded Expenditures.

| Item. | Amount. | | | | | | | | | | | | | One Year, Actually Recorded. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Nov. 10, 1913 | Dec. 8 | Jan. 5, 1914 | Feb. 2 | Mar. 2 | Mar. 30 | April 27 | May 25 | June 22 | July 20 | Aug. 17 | Sept. 14 | Oct. 12 | Total. | Total. |
| *House:* | | | | | | | | | | | | | | | |
| Principal and interest on mortgage | $5.50 | $5.50 | $5.50 | $11.11 | $5.50 | | | $11.11 | $5.50 | $5.50 | | | $5.50 | $60.72 | |
| Water rent | | | | | | | | | | | $18.00 | | | 18.00 | |
| Repairs | | | | | | | | | | 2.55 | | | | 2.55 | |
| Fuel and light | .50 | 13.00 | .50 | .50 | 6.00 | $0.50 | $0.25 | 7.37 | .25 | .25 | .75 | $7.75 | .25 | 37.87 | $119.14 |
| *Food:* Meats | 9.66 | 8.31 | 8.31 | 7.89 | 9.00 | 7.45 | 6.36 | 7.63 | 6.95 | 5.73 | 7.74 | 8.74 | 8.19 | 101.96 | |
| Dairy products | 1.66 | 1.27 | 1.44 | 1.96 | 2.37 | 1.65 | .85 | 1.87 | 1.34 | 1.98 | 1.50 | 1.59 | 1.57 | 21.05 | |
| Eggs | 2.04 | 1.68 | 2.40 | 2.02 | 1.55 | 1.73 | .93 | 1.24 | 1.66 | 2.20 | 1.85 | 1.70 | 1.80 | 22.80 | |
| Staples | .88 | .91 | .49 | .59 | .80 | .68 | .54 | .14 | 1.03 | .53 | .64 | 1.12 | 1.13 | 9.48 | |
| Vegetables | 2.58 | .79 | 1.48 | 2.01 | 1.50 | 1.60 | 1.73 | 2.28 | 2.46 | 2.55 | 1.33 | 1.34 | 1.49 | 23.14 | |
| Fruits | 1.17 | .47 | .54 | .48 | .73 | .82 | .62 | .82 | .99 | .80 | .76 | .46 | .55 | 9.21 | |
| Cereals | .10 | .10 | .30 | .35 | .20 | .28 | .10 | | | .20 | .10 | | .07 | 1.80 | |
| Baked goods | 3.66 | 3.22 | 3.49 | 3.93 | 4.46 | 3.54 | 4.61 | 4.58 | 5.50 | 5.17 | 4.75 | 5.60 | 5.59 | 58.10 | |
| Beverages[1] | 2.80 | 2.73 | 2.85 | 2.23 | 3.32 | 2.29 | | | .56 | .68 | .40 | .59 | .41 | 18.86 | |
| Miscellaneous[2] | 3.31 | 4.15 | 3.65 | 3.75 | 3.93 | 3.80 | .20 | .80 | 1.15 | .65 | .50 | .30 | .20 | 26.39 | |
| *Food Total* | 27.86 | 23.63 | 23.15 | 21.61 | 24.26 | 21.14 | 15.94 | 19.36 | 21.64 | 20.49 | 19.57 | 21.44 | 21.00 | | 292.79 |
| *Household Expenses:* | | | | | | | | | | | | | | | |
| Furniture | | | | | | | | | | | | | | | |
| Furnishings | | .25 | | .95 | | 1.25 | | .05 | | | .78 | .93 | .12 | 4.33 | |
| General supplies | .68 | .19 | .52 | .44 | .87 | .58 | .09 | .37 | .29 | 1.32 | .42 | .36 | .65 | 6.78 | |
| Laundry | | | | | | | | | | | | | | | 11.11 |
| *Clothing:* Father | | | | | | | | | | | | | | 19.98 | |
| Mother | | | | | | | | | | | | | | 10.86 | |
| First son | | | | | | | | | | | | | | 9.06 | |
| Second son | | | | | | | | | | | | | | 8.45 | |
| *Clothing Total* | 1.89 | 3.00 | 2.00 | 2.91 | 3.48 | 7.63 | .55 | 4.94 | 2.50 | 1.38 | 5.21 | 1.05 | 11.81 | | 48.35 |
| Medical attention | .20 | .35 | 1.80 | | .10 | 4.45 | 1.50 | | .10 | | | | | | 8.50 |
| Insurance | 3.60 | 3.60 | 4.20 | 3.60 | 3.60 | 2.80 | 1.30 | 2.30 | 1.30 | 4.80 | 2.40 | 3.20 | 2.80 | | 39.50 |
| Dues: Lodge[3] | | | | | | | .35 | | | | | | | | .35 |
| Reading matter | .68 | .52 | .63 | 1.01 | .47 | .55 | .59 | .76 | .60 | .96 | .82 | .63 | .62 | | 8.84 |
| Church | .50 | .20 | .40 | .20 | .10 | .20 | .25 | | .25 | .55 | .45 | | .25 | | 3.35 |
| Charity | | | | | .30 | | | | | .10 | | | | | .40 |
| Recreation | .40 | .25 | .30 | .40 | .45 | | | .15 | | .25 | .05 | | | | 2.25 |
| Pocket money: Father[3] | 3.00 | 4.00 | 4.00 | 3.00 | 4.00 | 3.00 | .35[4] | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | | 27.35 |
| Car fare | 1.90 | 2.40 | 2.50 | 2.50 | 2.40 | 2.30 | .20 | .20 | .10 | .10 | .85 | .35 | .20 | | 16.00 |
| Gifts (Christmas) | | 10.35 | | | | | | | | | | | | | 10.35 |
| Sundries[5] | 2.48 | 2.10 | 2.32 | 2.67 | 2.49 | 2.14 | .20 | .05 | | | | | | | 14.45 |
| Total expenditures, one year, actually recorded | | | | | | | | | | | | | | | $602.73 |
| Total income, one year, actually recorded | | | | | | | | | | | | | | | 644.64 |
| Balance | | | | | | | | | | | | | | | $ 41.91 |

[1] Until April 27, Mrs. M. spent $.50 per week for beer for the family; after income became smaller she stopped buying beer, and also economized on tea and coffee.

[2] Includes $.90 per week "dinner money" until April 20.

[3] Union dues of $.50 per month, paid until April 27 out of "pocket money."

[4] Ten cents to son.

[5] Principally feed for pigeons.

**CLOTHING FOR ONE YEAR, NOVEMBER 10, 1913–NOVEMBER 8, 1914.**

FATHER.

| | |
|---|---|
| Suit | $ 8.50 |
| Trousers | 1.00 |
| Shirts (5) | 2.33 |
| Underwear | 2.70 |
| Socks | .20 |
| Shoes | 3.00 |
| Shoe repairs | 1.95 |
| Slippers | .20 |
| Handkerchiefs | .10 |
| | $19.98 |

MOTHER.

| | |
|---|---|
| Dress goods | $ 1.75 |
| House dress | .49 |
| Gingham | .53 |
| Nightgowns | .85 |
| Underwear | 1.31 |
| Stockings (5 prs.) | .50 |
| Hat trimmings | 1.50 |
| Aprons | .33 |
| Shoes | 1.95 |
| Shoe repairs | .80 |

MOTHER—*Continued.*

| | |
|---|---|
| Rubbers | .35 |
| Side combs | .50 |
| | $10.86 |

FIRST SON.

| | |
|---|---|
| Trousers | $ .45 |
| Underwear | .99 |
| Stockings | .68 |
| Shoes | 4.39 |
| Shoe repairs | 1.50 |
| Rubbers | .60 |
| Suspenders | .15 |
| Sundries | .30 |
| | $9.06 |

SECOND SON.

| | |
|---|---|
| Suit | $1.97 |
| Underwear | .18 |
| Stockings | 1.00 |
| Shoes | 2.77 |
| Shoe repairs | 1.45 |
| Rubbers | 1.08 |
| | $8.45 |

## FAMILY NO. 4.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 45 | Master weaver and loom fixer. Has started an independent business as weaver of cloth for men's suits. |
| Mother | 45 | Housekeeper. |
| First son | 24 | Works with his father at weaving. (Pays board.) |
| Second son | 19 | Works with his father at weaving. |
| Daughter | 16 | Apprentice at millinery trade; left it the first of April, 1913, in order to work with her father. |

*Type of Family.*—This is an English family of hard-working and ambitious type. Because of financial reverses and the impairment of Mr. I.'s health by overstudy, the family moved to the United States twenty years before this study was begun, hoping to make a new start. They had a hard struggle for many years after they came here. "No one," Mrs. I. said to the investigator during the year of this account, "was poorer than myself, eleven years ago,—poorer in money, in health, or in hopes." For several years, however, conditions have steadily improved, and by the time this account was begun, Mr. and Mrs. I. had been able to save enough money to pay the first installments toward buying a house through a building and loan association.

*The Account.*—The account for this study was carefully kept for a year (March 22, 1913–March 20, 1914).

*Income.*—Mr. I. is a highly skilled weaver, having become a certified master weaver and loom fixer in England before he was twenty years old. For a number of years prior to the beginning of this account, he held a position as loom fixer, with twenty looms under his care. His wage for this was $16 per week, at first; $20 per week, for the last four years during which he held the position. This work, though it brought a fair income, was hard upon Mr. I.'s health. Both of his sons, also, were doing work that was impairing their health; the older son was losing his sight; the younger son, who was not strong, was obliged to carry heavy loads of cloth up long flights of stairs, and the strain was beginning to tell upon him.

For the sake of his health and that of his sons, Mr. I. decided in the spring of 1913 to rent looms and start a small, independent business of his own. He placed a second mortgage of $350 upon his house, in order to get the necessary capital; and in the latter part of March, just as this account was begun, he rented ten looms for $50 per month, and with his two sons went into the business of weaving cloth for men's suits. Shortly afterward, the daughter left her position as a milliner's apprentice, and joined her father and brothers. In May, Mr. I. gave up four looms, paying $30 per month for the remaining six.

During the summer of 1913, the new business hardly held its own. The pending tariff bill made capitalists timid about investing in the textile business, and the small producer, particularly, was in a precarious position. In July, Mrs. I. wrote with regard to her husband's new business: "I am sorry to say we are nearly down and out for work; there is not much work in sight. We only wish the tariff bill would go through. It is worse waiting for it than what it will be when it is passed, because every one is afraid to invest money in anything belonging to weaving." An added hardship was caused by a New York dealer who took Mr. I.'s cloth to sell, but did not make prompt payment of the proceeds.

Since there were no profits during the summer, the household expenses had to be met out of capital. Mr. I. could not afford to pay his daughter anything, so in the late summer she went back to the millinery business. She soon returned to her father's looms, however, and from early fall on, her father paid her a small wage.

Throughout the fall, the outlook was brighter. Mr. I. found a

ready market for his product, and in November he moved into better quarters. Conditions have continued favorable through the winter and early spring. At the close of this account (March 20, 1914), just one year after starting the experiment, Mr. I. has eight looms on the ground floor and an office on the second floor of a large building. For these he pays a rental of $50 per month. He employs from three to six persons besides his three children. At the time he moved into the present business quarters, Mr. I. was offered $30 per week to become superintendent of a mill, but he felt that he was not strong enough physically to undertake the responsibility of such a position.

*House.*—The family lives in a brick dwelling in a newly built section of the mill district. The house has a front porch, a parlor, a dining room, a kitchen, and a shed, on the first floor; three sleeping rooms, and a bathroom well equipped with porcelain fittings and toilet, on the second floor. It is heated by a hot air furnace. The cooking is done on the coal range and a gas range. The house is well kept, and comfortably furnished throughout. The parlor has a good set of furniture, an upright piano, a bright colored rug, and lace curtains. Mr. and Mrs. I. have been buying this home for six years, through a building and loan association. As already stated, an additional mortgage was placed upon it at the time this account was begun; the expenditure table for the year, therefore includes interest payments on two mortgages.

*Food.*—The total amount spent during the year for food was $585.35, making a weekly average of $11.45 for five persons, or an expenditure of $2.49 per week per man unit. As compared with the Fall River "fair standard" food allowance of $1.82 per week per man unit[1], this family's allowance is liberal. The following was Mrs. I.'s menu for a Saturday evening meal, and for a Sunday, in April, 1914:

MENU.

*Saturday*, April 11, 1914.

Tea, five o'clock: Salmon, "savory ducks,"[2] boiled ham, sliced tomatoes, apple cake, jelly cake, bread and butter, tea.

*Sunday*, April 12.

Breakfast: Cereal and milk, bacon, fried eggs, tea, bread and butter, Dutch cake, oranges.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, p. 238.

[2] An English dish, consisting of small meat cakes.

Luncheon (midday on Sunday): Boiled rice with cream, boiled ham, canned peas, cold lamb, bread and butter, tea, preserved apricots.
Dinner (Sunday night): Lamb hashed with potatoes, sliced tomatoes, lady fingers, strawberries, bananas, tea, bread and butter.

*Clothing.*—This family maintains a high standard of dress. The father and the second son spent during the year for clothes, $80.28 and $52.75, respectively. The Fall River "fair standard" allowance is $45.75 for a father, and $50.50 for a son of seventeen years or over.[1] The clothing of Mr. I. and his son represents even a higher standard than the figures of the account indicate, as their suits are made from cloth woven on their own looms, which is of better grade than they could buy for the same price at retail. The son who pays board buys his own clothes.

The mother's clothing expenditure for the year amounted to $136.47; the daughter's, to $107.19. Their clothing, as well as that of the men of the family, represents a higher standard than the figures show, since they too enjoy the privilege of getting cloth from Mr. I.'s looms at wholesale prices. The "fair standard" allowance for a Fall River mother is $33.75; for a daughter of sixteen years, $37.[2]

*Pocket Money and Church.*—The "pocket money" item in this budget is noticeable, being $209.50 for the year, for the father, the second son, and the daughter. The father and the two children, however, make their church contributions out of their "pocket money," and their contributions are liberal. All the members of the family attend an Episcopal church. The father gave $31 to the church during the year. The mother's contributions came out of the household fund. She gave $21.45 during the year.

*Standard of Living.*—The total income for the year amounted to $1824.82. Practically all of this went to meet current expenses. The family at present enjoys a high standard of living. Its budget is of especial interest at this time, when Mr. I. is passing from the status of employe to that of employer. It must not be supposed that a change of this kind is an exceptional occurrence. There are a considerable number of small manufacturers in Kensington, who were formerly employes; Mr. I. is typical of this group.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 243.

[2] *Idem.*

## INCOME.

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 22, 1913–MARCH 20, 1914, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Second Son, Wages. | | Daughter, Wages. | | Second Son, Wages. | | Daughter, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Mar. 22, 1913 | $ 9.00 | | | Sept. 27, 1913 | $10.00 | Sept. 27, 1913 | $ 6.25 |
| | 9.00 | | | Oct. 4 | 10.00 | | 6.25 |
| | [1] | | | | 10.00 | | 6.25 |
| | 9.00 | | | | 10.00 | | 4.00 |
| Apr. 19 | 9.00 | | | | 10.00 | Oct. 25 | 6.25 |
| | 6.35 | | | Nov. 1 | 10.00 | | 5.00 |
| | 8.50 | | | | 10.00 | | 5.50 |
| | 9.00 | | | | 9.00 | | 4.50 |
| May 17 | 9.00 | | | | 10.00 | Nov. 22 | 6.25 |
| | [1] | | | Nov. 29 | 10.00 | | 6.25 |
| | 9.00 | | | | 9.00 | | 5.00 |
| | [1] | | | | 10.00 | | 6.25 |
| June 14 | 9.00 | | | | 10.00 | Dec. 20 | 6.25 |
| | 9.00 | | | Dec. 27 | 10.00 | | 5.00 |
| | 9.00 | | | | 8.18 | | 5.00 |
| | 9.00 | | | | 8.18 | | 5.00 |
| July 12 | 5.00 | | | | 10.00 | Jan. 17, 1914 | 6.25 |
| | 9.00 | | | Jan. 24, 1914 | 10.00 | | 6.25 |
| | [1] | | | | 10.00 | | 6.25 |
| | 3.00 | | | | 10.00 | | 6.25 |
| Aug. 9 | [1] | | | | 10.00 | Feb. 14 | 6.25 |
| | 8.25 | | | Feb. 21 | 8.60 | | 5.68 |
| | 8.00 | | | | 10.00 | | 6.25 |
| | 10.00 | Aug. 30, 1913 | $2.00 | | 8.78 | | 6.25 |
| Sept. 6 | 8.00 | | [1] | | 10.00 | Mar. 14 | 5.80 |
| | 8.25 | | 4.25 | | | | |
| | 10.00 | | 6.25 | | $425.09 | | $156.73 |

[1] No work.

### INCOME FROM ALL SOURCES.

| | | |
|---|---|---|
| Father, salary from business, | | |
| 47 weeks @ $20.00 | $940.00 | |
| 1 week @ 15.00 | 15.00 | $ 955.00 |
| First son, board, 48 weeks @ $6.00 | | 288.00 |
| Second son, wages | | 425.09 |
| Daughter, wages | | 156.73 |
| Total income, one year, actually recorded | | $1,824.82 |

EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 22, 1913–MARCH 20, 1914, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | | | | | | One Year, Actually Recorded. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Mar. 22, 1913 | April 19 | May 17 | June 14 | July 12 | Aug. 9 | Sept. 6 | Oct. 4 | Nov. 1 | Nov. 29 | Dec. 27 | Jan. 24, 1914 | Feb. 21 | Total. | Total. |
| *House:* | | | | | | | | | | | | | | | |
| Interest on first mortgage | $43.20 | | | | | | | $43.20 | | | | | | $86.40 | |
| Principal and interest on second mortgage | | $11.60 | | $11.61 | $5.75 | | $11.60 | | $13.21 | | | | $5.61 | 59.38 | |
| Taxes and water rent | | | $12.00[1] | | | $31.50 | | | | | | | | 43.50 | |
| Repairs | 4.87 | 25.50 | 3.60 | .12 | .10 | 3.25 | | 18.55 | | | | | | 55.99 | |
| Fuel and light | 1.72 | 2.38 | 2.47 | 1.50 | 2.00 | 2.06 | 14.12 | 2.54 | 18.17 | $2.96 | $11.09 | $3.67 | 3.18 | 67.86 | $313.13 |
| *Food:* Meats | 13.76 | 9.82 | 9.91 | 12.00 | 11.20 | 9.91 | 10.33 | 11.33 | 10.45 | 11.70 | 12.48 | 14.19 | 13.65 | 150.73 | |
| Dairy products | 5.63 | 2.78 | 6.28 | 4.54 | 4.76 | 5.85 | 6.30 | 6.09 | 4.24 | 6.09 | 7.19 | 8.34 | 6.02 | 74.11 | |
| Eggs | 2.19 | 1.65 | 1.76 | 1.77 | 2.04 | 2.01 | 2.44 | 2.15 | 2.78 | 2.84 | 2.94 | 3.66 | 2.53 | 30.76 | |
| Staples | 2.40 | 2.35 | 2.07 | 1.35 | 3.00 | 2.45 | 3.35 | 3.21 | 3.31 | 2.70 | 2.67 | 2.32 | 3.35 | 34.53 | |
| Vegetables | 2.96 | 3.21 | 3.85 | 2.80 | 2.77 | 2.40 | 1.99 | 2.26 | 2.55 | 2.80 | 3.21 | 2.22 | 2.42 | 35.44 | |
| Fruits | 4.83 | 4.92 | 4.64 | 5.18 | 4.73 | 3.06 | 3.12 | 3.59 | 4.28 | 3.57 | 3.90 | 2.72 | 3.31 | 51.85 | |
| Cereals | .30 | | .60 | .30 | .70 | .30 | .30 | .96 | .82 | .70 | .70 | .70 | .70 | 7.08 | |
| Baked goods | 6.13 | 5.79 | 7.24 | 3.87 | 3.94 | 3.15 | 3.04 | 3.46 | 4.36 | 4.51 | 5.74 | 5.53 | 5.00 | 61.76 | |
| Beverages | 1.15 | 1.00 | 1.50 | 3.15 | 5.30 | 3.10 | 2.35 | 2.40 | 1.18 | 1.05 | .75 | 1.41 | 1.25 | 25.59 | |
| Miscellaneous[2] | 6.83 | 8.40 | 7.64 | 7.82 | 10.82 | 9.84 | 10.30 | 11.20 | 7.89 | 8.50 | 8.91 | 8.50 | 6.85 | 113.50 | |
| *Food Total* | 46.18 | 39.92 | 45.49 | 42.78 | 49.26 | 42.07 | 43.52 | 46.65 | 41.86 | 44.46 | 48.49 | 49.59 | 45.08 | | 585.35 |
| *Household Expenses:* Furniture | | | | | 3.50 | 1.00 | | | | | 39.25 | 10.10 | 10.96 | 64.81 | |
| Furnishings | | 1.55 | | .10 | | .20 | 5.51 | 13.80 | 2.60 | 7.47 | 4.11 | | 2.24 | 45.44 | |
| General supplies | 1.15 | .88 | .60 | 1.70 | 1.45 | .70 | 1.29 | 1.93 | 1.91 | 1.02 | 1.05 | .55 | 1.70 | 15.93 | |
| Laundry | .36 | 2.01 | .35 | 1.06 | .70 | .75 | 2.02 | 2.44 | 1.00 | 1.50 | 1.35 | .90 | .85 | 15.29 | 141.47 |
| *Clothing:* Father | 10.00 | .79 | 7.25 | 2.00 | 14.00 | 2.72 | 2.67 | .13 | 19.52 | 11.75 | 7.70 | 1.25 | .50 | 80.28 | |
| Mother | 27.15 | 7.50 | .49 | 3.69 | 5.89 | 2.40 | 7.30 | 12.30 | 35.03 | 3.67 | 7.33 | 9.00 | 14.72 | 136.47 | |
| Second son | 13.25 | 8.34 | 1.90 | 2.00 | .45 | 1.08 | 11.13 | .62 | 7.13 | 5.40 | .70 | .75 | | 52.75 | |
| Daughter | 6.55 | .80 | 5.95 | 3.60 | 1.96 | 4.80 | 12.54 | 9.67 | 26.27 | 11.15 | 2.80 | 17.35 | 3.75 | 107.19 | 376.69 |
| Medical attention | .30 | | | .45 | .20 | .20 | | .30 | 2.00 | .20 | | .20 | .20 | | 4.05 |
| Insurance | $.65 per week | | | | | | | | | | | | | | 33.80 |
| *Dues:* Lodge | .68 | | .60 | 1.00 | | | | 1.00 | 1.00 | | 2.50 | 1.00 | | 7.78 | |
| Club | | 2.00 | | | | | | | | | | | | 2.00 | 9.78 |
| Reading matter | .77 | .22 | .81 | .11 | .17 | .52 | .37 | 1.62 | 1.06 | .35 | .79 | .40 | 1.13 | | 8.32 |
| Church[3] | 2.85 | 2.45 | .90 | 1.00 | 6.00 | 1.00 | 1.00 | 1.00 | 1.25 | 1.00 | 1.00 | 1.00 | 1.00 | | 21.45[4] |
| Charity | 1.30 | .43 | | | | .75 | | .50 | | | | | | | 2.98 |
| Recreation | 2.30 | | 2 60 | .20 | 40.35[5] | 1.30 | 6.20[6] | .70 | 2.10 | .20 | .50 | .50 | .50 | | 57.45 |
| *Pocket Money:*[3] Father | 2.00 | 4.00 | 8.00 | 8.00 | 8.00 | 8.00 | 8.00 | 8.00 | 10.00 | 8.00 | 8.00 | 8.00 | 8.00 | 96.00 | |
| Second son | 2.50 | 5.75 | 6.00 | 6.00 | 5.75 | 6.00 | 6.00 | 6.00 | 7.50 | 6.00 | 6.00 | 6.00 | 6.25 | 75.75 | |
| Daughter | 1.00 | 3.00 | 3.00 | 3.00 | 2.75 | 3.00 | 3.00 | 3.00 | 3.75 | 3.00 | 3.00 | 3.00 | 3.25 | 37.75 | 209.50 |
| Car fare | .60 | .80 | 1.00 | .65 | 1.60 | 1.00 | 1.55 | 1.00 | 1.55 | 1.00 | .80 | .30 | .70 | | 12.55 |
| Gifts | | 1.00 | | | | | 4.00 | | | 24.28 | | | | | 29.28 |
| Stolen | | 10.50 | | | | | | | | | | | | | 10.50 |
| Total expenditures, one year, actually recorded | | | | | | | | | | | | | | | $1,816.30 |
| Total income, one year, actually recorded | | | | | | | | | | | | | | | 1,824.22 |
| Balance | | | | | | | | | | | | | | | $ 8.52 |

[1] Water rent.
[2] Principally outside luncheons.
[3] Church contributions of father and children are made from their "pocket money." Father gave $31 during the year.
[4] This entire amount was contributed by Mrs. I.
[5] Includes a trip to Wildwood, $39.
[6] Includes a trip to Atlantic City, $6.

CLOTHING FOR ONE YEAR, MARCH 22, 1913–MARCH 20, 1914.

| Father. | |
|---|---|
| Suits (3) | $33.00 |
| Overcoat | 18.50 |
| Hats | 5.50 |
| Shoes | 6.00 |
| Shoe repairs | 5.65 |
| Shirts | 2.65 |
| Underwear | 5.00 |
| Socks | 1.37 |
| Pajamas | 1.00 |
| Sundries | 1.61 |
| | $80.28 |

| Mother. | |
|---|---|
| Suit | $ 20.00 |
| Coat | 17.95 |
| Skirt | 5.20 |
| Dresses | 18.67 |
| Dressmaking | 14.50 |
| Waists | 6.68 |
| Princess slip | 1.63 |
| Lace, velvet, etc. | 3.14 |
| Hats (3) | 12.00 |
| Petticoat | 2.00 |
| Corsets | 3.00 |
| Underwear | 5.76 |
| Shoes | 5.00 |
| Shoe repairs | 5.03 |
| Slippers | 2.35 |
| Stockings | 2.25 |
| Gloves | 3.09 |
| Veil | .50 |
| Shawl | 2.00 |
| Hand bag | 1.23 |
| Apron | .25 |
| Nightgown | .69 |
| Cleaning | 2.50 |
| Sundries | 1.05 |
| | $136.47 |

| Second Son. | |
|---|---|
| Suits (2) | $22.50 |
| Trousers | 1.00 |
| Shoes | 9.00 |
| Shoe repairs | 2.05 |
| Hat | 1.50 |
| Cap | .50 |
| Shirts | 4.50 |
| Underwear | 8.00 |
| Socks | 1.13 |
| Sundries | 2.57 |
| | $52.75 |

| Daughter. | |
|---|---|
| Coat | $ 10.00 |
| Cloth skirt | 2.00 |
| Dresses (7) | 28.78 |
| Cloth | 3.75 |
| Dressmaking | 11.50 |
| Dress dyeing | 2.10 |
| Coat cleaning | 1.00 |
| Waist | .59 |
| Embroidery | 4.25 |
| Hats (3) | 10.50 |
| Maribou | .50 |
| Gloves | 1.75 |
| Ribbons | .75 |
| Hand bag | 1.25 |
| Underwear | .90 |
| Corsets (3 prs.) | 3.00 |
| Shoes (5 prs.) | 14.50 |
| Shoe repairs | 2.45 |
| Stockings | 3.65 |
| Aprons | .89 |
| Nightgown | .98 |
| Safety pins | .10 |
| Jewelry | 2.00 |
| | $107.19 |

## FAMILY NO. 5.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 24 | Bundhar carpet weaver. |
| Mother | 24 | Housekeeper. |
| First son | 2 | |
| Second son | Born December 24, 1913, 9 months after the beginning of this account. | |

Man table boarder, noonday meal, 5 days per week for 15 weeks. Paid $1 per week.

*Type of Family.*—All of the members of this family were born in the textile district of Philadelphia. Mr. L. is a steady worker, and a man of good habits. At the time of his marriage he was eager to have an attractive home; so he spent all of his savings,—about $400,—in furnishing a four-room house. Mrs. L. is industrious, and takes pride in her home. She does her housework and cares for her two boys, without help. During the early part of the period of this account she had some of the washing done at

the "wet wash laundry" in order to lighten her work, but she gave up the plan after a few weeks' trial. Mrs. L. has few diversions, and is interested in little besides her home and family. Visiting her parents and a few friends, is about the only recreation she cares for.

*The Account.*—The account for this study was carefully kept for a year (March 21, 1913–March 19, 1914).

*Income.*—The father's wages averaged $15.59 per week for the year of the account. The family had practically no source of income other than the father's wages.

*House.*—The family occupies a brick house on a fairly wide street in the mill district. The rent is $17 per month. The house has a parlor, a dining room, a kitchen, a shed, and an outside toilet, on the first floor; two bed rooms, a sitting room, and a bathroom with toilet, on the second floor. It is heated by a hot air furnace, and has a coal range and a hot-plate for cooking. The visitor is impressed with the neatness and taste of the furnishings of this home. The rooms are not overcrowded, and each article of furniture has been selected with care.

*Food.*—The food expenditure for the year was $283.34. The Fall River "fair standard" yearly food allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $ 94.64 |
| Mother | 75.71 |
| First son | 37.85 |
| Second son (for three months) | 7.10 |
| Man boarder (one meal per day, five days per week, for fifteen weeks) | 6.50 |
| Total | $221.80 |

The family was therefore well above the Fall River standard with regard to its food expenditure. The menu which follows shows a plentiful and varied diet.

MENU FOR ONE WEEK IN THE SPRING OF 1913.

*Sunday.*

Breakfast: Sliced ham, fried eggs, cakes, coffee.

Dinner: Roast pork, baked beans, mashed potatoes, spinach, celery, bread and butter, coffee.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 238, 243.

Supper: Cold pork, sliced tongue, potato salad, sliced tomatoes, lettuce, pickled onions, cherries, cake, tea.

*Monday.*

Breakfast: Fried eggs and bacon, cakes, coffee.

Dinner: Broiled steak, fried onions and gravy, potatoes, bread and butter, coffee.

Supper: Lunch roll, potato salad, lettuce, baked beans, sliced tomatoes, bread and butter, tea.

*Tuesday.*

Breakfast: Boiled eggs, cakes, coffee.

Dinner: Boiled mutton, mashed potatoes, stewed onions, bread and butter, tapioca pudding.

Supper: Sliced mutton, potato cakes, sliced tomatoes, pickles, cake, tea.

*Wednesday.*

Breakfast: Cakes, coffee.

Dinner: Pot roast, boiled cabbage, potatoes, bread and butter, custard, coffee.

Supper: French fried potatoes, sliced beef, lettuce, sliced tomatoes, tea.

*Thursday.*

Breakfast: Fried eggs, bread and butter, cakes, coffee.

Dinner: Veal stew, boiled cabbage, bread and butter, custard, coffee.

Supper: Boiled ham, fried potatoes, sliced tomatoes, bread and butter, tea.

*Friday.*

Breakfast: Fried eggs and bacon, bread and butter, cakes, coffee.

Dinner: Baked shad, mashed potatoes, peas, lettuce, bread and butter, rice pudding, coffee.

Supper: Lunch roll, sliced tomatoes, peas, bread and butter, tea.

*Saturday.*

Breakfast: Cakes, coffee.

Dinner: Vegetable soup, bread and butter, coffee.

Supper: Lunch roll, sliced tomatoes, baked beans, cake, tea.

*Clothing.*—For the year of the account, Mr. L.'s clothing cost $29.75; his wife's, $8.36. Both amounts are below the allowances of the Fall River "fair standard," [1]—the wife's being unusually small. It is largely because Mrs. L. seldom goes out, that she needs so little in the way of clothing. The children are well dressed.

*Medical Attention.*—The expenditure for medical attention for the year was rather large, on account of Mrs. L.'s confinement at the time of the birth of her second son. She was in poor health from the latter part of the summer until the child's birth on Christmas eve, and was compelled to leave home and go to her mother's for three weeks in the fall. At the time of the birth of the child, Mrs. L.'s mother acted as nurse; so there was no expense

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.* pp. 239, 243.

incurred for nursing. The total expenditure under this heading was $36.70.

*Dues.*—Mr. L. spends an unusually large amount for dues. He is ambitious to "go through the chairs" of the lodges of which he is a member, and he gives a great deal of time and attention to lodge activities.

*Church.*—Mr. and Mrs. L. had attended an Episcopal church, and had been in the habit of contributing $25 per year. They stopped attending church the month after this account was begun,—their contributions up to that time amounting to $3.50.

*Recreation.*—Almost the entire amount under this heading was spent for moving pictures by Mr. L. He generally goes once a week. Mrs. L. does not care to go.

*Pocket Money.*—Mr. L. does not receive "pocket money," as do most of the men in the textile district of Kensington. This family is peculiar in that the father keeps his wages and pays all of the bills. Mrs. L. receives small amounts from time to time, to meet incidental expenses.

*Standard of Living.*—The year of the account was a fairly prosperous one, and the family lived comfortably, coming out with a small balance at the end of the year. Mr. and Mrs. L. have no savings account, and they use practically all of their income each year to meet current needs.

INCOME.

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 21, 1913–MARCH 19, 1914, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Father, Wages. | | Father, Wages. | | Father, Wages. | | Father, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Mar. 21, 1913 | $21.44 | June 27, 1913 | $20.03 | Oct. 3, 1913 | $18.11 | Jan. 9, 1914 | $12.32 |
| | 15.40 | | —[1] | | 16.92 | | 22.55 |
| | —[1] | July 11 | —[1] | | 17.11 | Jan. 23 | 20.58 |
| | 16.71 | | 14.21 | | 27.09 | | 17.98 |
| Apr. 18 | 19.68 | | 9.91 | Oct. 31 | 21.49 | | 16.17 |
| | 16.00 | | 20.69 | | 20.63 | | 19.53 |
| | 20.63 | Aug. 8 | 14.96 | | 16.76 | Feb. 20 | 15.01 |
| | 15.90 | | 19.32 | | 10.87 | | 22.31 |
| May 16 | 24.57 | | 6.46 | Nov. 28 | 11.23 | | 22.79 |
| | 16.55 | | 8.05 | | 4.53 | | 20.12 |
| | 16.71 | Sept. 5 | 10.58 | | 11.34 | | |
| | 19.32 | | 22.41 | | 17.52 | | $810.79 |
| June 13 | 10.31 | | 17.64 | Dec. 26 | 16.77 | | |
| | 11.92 | | 11.11 | | 10.55 | | |

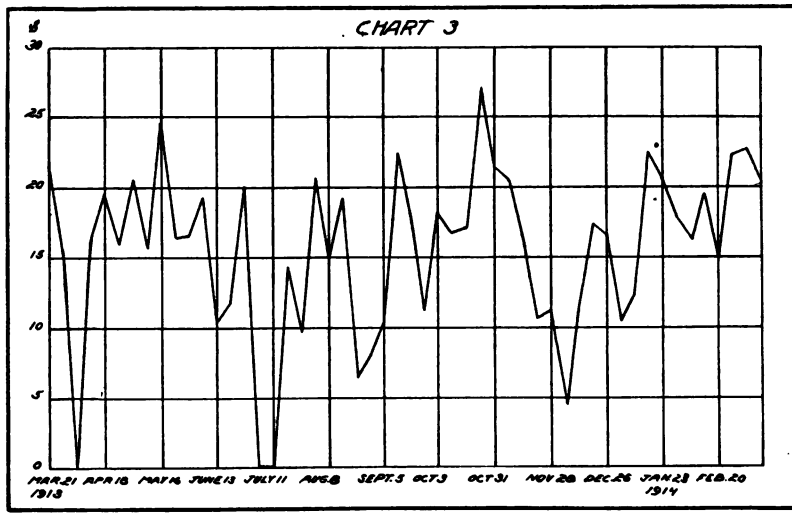
[1] No work.

### Income from all Sources.

| | |
|---|---|
| Father, wages | $810.79 |
| Man table boarder, 15 weeks @ $1.00 | 15.00 |
| Christmas gift | 2.50 |
| Total income, one year, actually recorded | $828.29 |

### FATHER, WAGES.

One Year.




### CLOTHING FOR ONE YEAR, MARCH 21, 1913–MARCH 19, 1914.

#### Father.

| | |
|---|---|
| Trousers | $ 1.50 |
| Shirts | 5.25 |
| Underwear | 3.50 |
| Straw hat | 2.00 |
| Shoes (5 prs.) | 12.70 |
| Shoe repairs | 1.20 |
| Socks | 1.50 |
| Collars | .75 |
| Hair cut | 1.35 |
| | $29.75 |

#### Mother.

| | |
|---|---|
| Gingham | $ .46 |
| Underwear | 1.25 |
| Shoes (2 prs.) | 6.00 |
| Stockings | .65 |
| | $8.36 |

#### First Son.

| | |
|---|---|
| Dresses | $ 3.68 |
| Gingham | .32 |

#### First Son.—*Continued.*

| | |
|---|---|
| Aprons | 1.00 |
| Undershirts | .70 |
| Cloth | .40 |
| Outing flannel | .70 |
| Sweater | 1.00 |
| Caps | 2.54 |
| Shoes (5 prs.) | 5.00 |
| Stockings | 2.38 |
| Leggings | 1.00 |
| Edging | .10 |
| | $18.82 |

#### Second Son.

| | |
|---|---|
| Dresses | $1.75 |
| Dress goods | 1.18 |
| Cloth | .40 |
| Undershirts | 2.00 |
| Flannel | .40 |
| Cap | .50 |
| Ribbon | .10 |
| | $6.33 |

## EXPENDITURES.

One Year (52 Weeks or 364 Days), March 21, 1913–March 19, 1914, Actually Recorded Expenditures.

| Item. | Amount. | | | | | | | | | | | | | One Year, Actually Recorded. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Mar. 21, 1913 | April 18 | May 16 | June 13 | July 11 | Aug. 8 | Sept. 5 | Oct. 3 | Oct. 31 | Nov. 28 | Dec. 26 | Jan. 23, 1914 | Feb. 20 | Total. | Total. |
| *House:* | | | | | | | | | | | | | | | |
| Rent | $17 per month | | | | | | | | | | | | | $204.00 | |
| Fuel and light | $1.25 | $9.50 | $2.00 | $1.75 | $1.50 | $3.50 | $7.60 | $6.50 | $3.50 | $4.50 | $8.50 | $13.00 | $7.50 | 70.60 | $274.60 |
| *Food:* Meats | 7.84 | 6.68 | 5.68 | 2.75 | 4.29 | 3.91 | 2.21 | 3.36 | 6.81 | 4.20 | 8.08 | 5.88 | 3.70 | 65.39 | |
| Dairy products | 3.80 | 1.18 | .40 | .72 | .96 | 4.18 | 2.78 | 3.09 | 3.11 | 1.09 | 6.31 | 3.39 | 3.89 | 34.90 | |
| Eggs | | | | | .38 | 1.26 | 1.25 | 1.14 | .69 | 1.20 | 1.82 | 1.32 | 1.17 | 10.23 | |
| Staples | .75 | .79 | 5.16 | 6.61 | 5.64 | 2.72 | .73 | .04 | 2.00 | 4.15 | 4.67 | .56 | 2.43 | 36.25 | |
| Vegetables | 2.97 | 4.39 | 5.42 | 4.68 | 4.44 | 4.43 | 1.37 | 2.39 | 2.43 | 3.05 | 5.21 | 3.62 | 3.84 | 48.24 | |
| Fruits | .25 | .86 | | 1.25 | 1.95 | 1.16 | 1.65 | 2.21 | .45 | .67 | .45 | .42 | 2.05 | 13.37 | |
| Cereals | | | | | .12 | | .12 | | | .20 | | | .14 | .58 | |
| Baked goods | 3.21 | 3.72 | 2.10 | .65 | 2.41 | 3.65 | 1.75 | .90 | 2.18 | 1.25 | 2.05 | 2.05 | 3.18 | 29.10 | |
| Beverages | 1.83 | 3.39 | 1.78 | 1.00 | 1.88 | 1.38 | .28 | 1.38 | 2.26 | 1.48 | 1.58 | 1.66 | 1.76 | 21.66 | |
| Miscellaneous | 2.25 | 1.80 | 2.25 | .70 | 1.60 | 2.10 | .70 | 2.50 | 2.40 | 1.50 | 1.72 | 1.55 | 2.55 | 23.62 | |
| *Food Total* | 22.90 | 22.81 | 22.79 | 18.36 | 23.67 | 24.79 | 12.84 | 17.01 | 22.33 | 18.79 | 31.89 | 20.45 | 24.71 | | 283.34 |
| *Household Expenses:* | | | | | | | | | | | | | | | |
| Furniture | 5.00 | 4.00 | 2.00 | 1.00 | 4.00 | 3.00 | | | | | | | | 19.00[1] | |
| Furnishings | .83 | 5.05 | 1.50 | | | | | | | .20 | | | | 7.58 | |
| General supplies | 1.48 | 4.45 | .28 | | 1.35 | .55 | 1.74 | 1.31 | 2.91 | 1.29 | 1.35 | 1.95 | | 18.66 | |
| Laundry | 1.01 | .84 | .25 | | .25 | .20 | .27 | .14 | .20 | .38 | | | | 3.54 | 48.78 |
| *Clothing:* | | | | | | | | | | | | | | | |
| Father | .75 | 1.50 | 5.85 | 2.50 | 3.90 | .50 | .15 | 6.65 | .50 | | 1.75 | 2.65 | 2.90 | 29.75 | |
| Mother | .16 | | .25 | 3.00 | .25 | .15 | | 1.25 | | | | .30 | 3.00 | 8.36 | |
| First son | 3.36 | .22 | 7.59 | 1.00 | | .25 | 1.40 | .75 | | | 1.25 | 2.00 | 1.00 | 18.82 | |
| Second son | | | | | | | | | | | 2.75 | 2.58 | 1.00 | 6.33 | 63.26 |
| Medical attention | 6.00 | .80 | | | | .80 | .60 | 5.35 | 5.20 | .05 | 17.85[2] | .05 | | | 36.70 |
| Insurance | 1.65 | 1.80 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | | 29.85 |
| *Dues:* | | | | | | | | | | | | | | | |
| Lodge | 2.75 | 7.75 | 5.33 | 5.00 | | .50 | 1.00 | 4.50 | 1.00 | | 9.00 | .50 | 1.00 | 38.33 | |
| Union | .50 | | .75 | 1.00 | .25 | | | | 1.50 | | 1.00 | 1.15 | 1.50 | 7.65 | 45.98 |
| Reading matter | 52 | 1.74 | .39 | | .03 | .37 | .01 | .09 | .23 | .12 | 1.36 | 1.01 | .60 | | 6.47 |
| Church | 2.00 | 1.50[3] | | | | | | | | | | | | | 3.50 |
| Charity | | | | | | | | | | | | | | | |
| Recreation | 4.00 | 1.50 | .80 | .40 | .40 | | .40 | .40 | .80 | .40 | .40 | .40 | .80 | | 10.70[4] |
| Pocket money | | | | | | | | | | | | | | | |
| Tobacco | .20 | .70 | .45 | | .20 | .80 | .20 | .70 | .45 | .25 | .35 | .40 | | | 4.70 |
| Car fare | .87 | 1.45 | .96 | .20 | .16 | | .15 | .26 | .20 | .10 | | .10 | | | 4.45 |
| Gifts (Christmas) | | | | | | | | | | 6.00 | | | | | 6.00 |
| Total expenditures, one year, actually recorded | | | | | | | | | | | | | | | $818.33 |
| Total income, one year, actually recorded | | | | | | | | | | | | | | | 828.29 |
| Balance | | | | | | | | | | | | | | | $ 9.96 |

[1] Refrigerator on account. [2] Birth of second son. [3] Stopped attending church at this time. [4] Moving pictures, $6.50.

## FAMILY NO. 6.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 43 | Warp dresser in hosiery mill. |
| Mother | 42 | Housekeeper. |
| First son | 17 | Pattern boy in stove foundry until 3 weeks before the close of this account, when he left the foundry to become a knitter's helper in the hosiery mill with his brother. |
| Second son | 14 | Knitter's helper in hosiery mill. |
| Daughter | 11 | In school. |

*Type of Family.*—This is a Scotch family. Both the father and the mother are industrious and intelligent. The family came over from Scotland seven years before the beginning of this account, and has lived in Kensington ever since.

*The Account.*—The account covers one year (June 13, 1913–June 11, 1914). The food expenditure was kept in detail for four weeks only, but since Mrs. Y. always spends about the same amount upon her table, the account for the month furnishes a basis for a yearly estimate. The irregular expenditures were all kept track of throughout the year. With regard to the income table, the average, instead of the actual weekly wages of the different wage-earning members of the family are given for the first fourteen weeks. For the remainder of the year, the actual weekly wages of each wage-earner are given.

*Income.*—During the year of the account the father earned an average of $17.54 per week; the first son, an average of $3.85; the second son, an average of $4.91. Both the father and the sons turn over their entire wages to Mrs. Y.

*House.*—Until shortly before the account for this study was begun, this family lived on a narrow street,—occupying a brick house of four rooms and a bath, which rented for $12 per month. In the early summer of 1913, the family moved into a new brick house in a newly built section of the district. This house rents for $15 per month. It has a front porch, three rooms, and a shed, on the first floor; three rooms and a bath with toilet, on the second floor. It is heated by a hot air furnace, and has a coal range and a gas range for cooking. The new house is a great improvement on the old one, and makes the family a comfortable and well-appearing home.

The following statement shows the expenses incurred in connection with moving:

| | |
|---|---|
| Hauling of furniture | $ 3.00 |
| Parlor suite | 29.75 |
| Rug | 17.75 |
| Bench for porch | 1.00 |
| Linoleum | 7.43 |
| Porch screen | 1.95 |
| Garden hose, couplings | 3.50 |
| Washing machine | 12.00 |
| Window shades | 2.75 |
| Curtains | 2.08 |
| Total | $81.21 |

Withdrawal from bank to help meet this expense, amounted to $67. This withdrawal is gradually being replaced.

*Food.*—For the four weeks during which the food account was kept, the average weekly expenditure was $8.14. The Fall River "fair standard" weekly food allowance for this family would be as follows: [1]

| | |
|---|---|
| Father | $1.82 |
| Mother | 1.46 |
| First son | 1.82 |
| Second son | 1.46 |
| Daughter | 1.09 |
| Total | $7.65 |

The family was therefore well above the Fall River standard with regard to its food expenditure. The menu which is given for a week, shows a varied and wholesome diet.

MENU FOR ONE WEEK IN THE SPRING OF 1913.

*Saturday.*

Breakfast: Corn flakes and milk, rolls and butter, boiled eggs, tea.
Dinner: Beefsteak, potatoes, tomatoes, bread and butter, tea.
Supper: Bread and butter, ham or cheese, cake, jelly, tea.

*Sunday.*

Breakfast: Ham and eggs, bread and butter, tea.
Dinner: Mutton, potatoes, peas, cake, peaches, tea.
Supper: Cold meat, bread and butter, cake, jelly, tea.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

*Monday.*

Breakfast: Poached eggs, corn flakes and milk, rolls and butter, tea.
Luncheon: Sandwiches, fruit, cocoa. (Father and sons take luncheon with them to the mills five days each week.)
Supper: Meat cakes, potatoes, bread and butter, pie, tea.

*Tuesday.*

Breakfast: Corn flakes and milk, boiled eggs, rolls and butter, tea.
Luncheon: Sandwiches, fruit, cocoa.
Supper: Stewed meat, potatoes, tomatoes, bread and butter, tea.

*Wednesday.*

Breakfast: Corn flakes and milk, fried eggs, rolls and butter, tea.
Luncheon: Sandwiches, fruit, cocoa.
Supper: Vegetable soup, roast beef, bread and butter, tea.

*Thursday.*

Breakfast: Corn flakes and milk, boiled eggs, rolls and butter, tea.
Luncheon: Sandwiches, fruit, cocoa.
Supper: Minced steak, potatoes, mashed turnips, bread pudding, milk, tea.

*Friday.*

Breakfast: Ham and eggs, rolls and butter, tea.
Luncheon: Sandwiches, fruit.
Supper: Fish, potatoes, bread and butter, ginger cakes.

*Clothing.*—The clothing expenditure of the family for the year was $241.34. The Fall River "fair standard" clothing allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $ 45.75 |
| Mother | 33.75 |
| First son | 50.50 |
| Second son | 42.45 |
| Daughter | 25.35 |
| Total | $197.80 |

Though the family's total clothing expenditure was above the "fair standard" allowance, the father's and the younger son's shares were below the amounts allowed by that standard.

*Standard of Living.*—This family strives to maintain as high a standard as its income will permit. Mr. and Mrs. Y. generally keep a small savings account, but they do not hesitate to draw upon this when an opportunity for bettering their standard of living offers itself. As a rule, they just about live up to the limit of their income. During the year of the account they went a little beyond it (deficit, $27.32). The daughter takes music lessons,

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 240, 243.

and all of the family have some recreation. They go to moving pictures, and take trolley trips and short excursions. "I have never had such a good year since I came to Kensington," Mr. Y. said to the investigator at the close of the period of the account, "but on the other hand, it was a very poor year for the boys."

### INCOME.

ONE YEAR (52 WEEKS OR 364 DAYS), JUNE 13, 1913–JUNE 11, 1914, ACTUALLY RECORDED INCOME. Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Father, Wages. | | First Son, Wages. | | Second Son, Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| June 13, 1913 | $17.00[1] | June 13, 1913 | $4.17[1] | June 13, 1913 | $4.50[1] |
| | 17.00 | | 4.17 | | 4.50 |
| | 17.00 | | 4.17 | | 4.50 |
| | 17.00 | | 4.17 | | 4.50 |
| July 11 | 17.00 | July 11 | 4.17 | July 11 | 4.50 |
| | 17.00 | | 4.17 | | 4.50 |
| | 17.00 | | 4.17 | | 4.50 |
| | 17.00 | | 4.17 | | 4.50 |
| Aug. 8 | 17.00 | Aug. 8 | 4.17 | Aug. 8 | 4.50 |
| | 17.00 | | 4.17 | | 4.50 |
| | 17.00 | | 4.17 | | 4.50 |
| | 17.00 | | 4.17 | | 4.50 |
| Sept. 5 | 17.00 | Sept. 5 | 4.17 | Sept. 5 | 4.50 |
| | 17.00 | | 4.17 | | 4.50 |
| | 20.85 | | 5.00 | | 5.00 |
| | 15.05 | | 5.00 | | 5.00 |
| Oct. 3 | 17.40 | Oct. 3 | 3.33 | Oct. 3 | 5.00 |
| | 18.95 | | 4.27 | | 5.00 |
| | 18.15 | | 3.33 | | 5.00 |
| | 15.55 | | 5.00 | | 5.00 |
| Oct. 31 | 19.20 | Oct. 31 | 5.00 | Oct. 31 | 5.00 |
| | 17.00 | | 5.00 | | 5.00 |
| | 19.40 | | 4.17 | | 5.00 |
| | 18.50 | | 3.33 | | 5.00 |
| Nov. 28 | 19.80 | Nov. 28 | 3.33 | Nov. 28 | 5.00 |
| | 15.14 | | 3.33 | | 5.00 |
| | 20.25 | | 4.17 | | 5.00 |
| | 20.50 | | 5.00 | | 5.00 |
| Dec. 26 | 19.20 | Dec. 26 | 3.33 | Dec. 26 | 5.50 |
| | 18.50 | | 3.33 | | 5.50 |
| | 18.55 | | 4.17 | | 5.50 |
| | 15.35 | | 5.00 | | 5.50 |
| Jan. 23, 1914 | 15.45 | Jan. 23, 1914 | 5.00 | Jan. 23, 1914 | 5.50 |
| | 17.90 | | 2.50 | | 5.50 |
| | 16.85 | | 2.50 | | 5.50 |
| | 11.60 | | 5.00 | | 5.50 |
| Feb. 20 | 15.55 | Feb. 20 | 4.17 | Feb. 20 | 5.50 |
| | 17.00 | | 5.00 | | 5.50 |
| | 17.00 | | 5.00 | | 5.50 |
| | 19.30 | | 4.17 | | 5.50 |
| Mar. 20 | 19.70 | Mar. 20 | 3.33 | Mar. 20 | 5.50 |
| | 19.70 | | 3.33 | | 5.50 |
| | 17.95 | | .83 | | 5.50 |
| | 18.55 | | 5.00 | | 5.50 |
| Apr. 17 | 19.45 | Apr. 17 | 4.17 | Apr. 17 | 5.50 |
| | 19.85 | | .83 | | 5.00 |
| | 12.80 | | .83 | | 5.00 |
| | 14.95 | | 3.33 | | 5.00 |
| May 15 | 17.95 | May 15 | 4.17 | May 15 | 5.00 |
| | 17.10 | | 2.50 | | 3.00 |
| | 19.45 | | 2.50 | | 3.00 |
| | 18.75 | | 2.50 | | 3.00 |
| | $912.19 | | $200.13 | | $255.50 |

[1] For the first 14 weeks the average earnings are given.

### Income from all Sources.

| | |
|---|---|
| Father, wages | $ 912.19 |
| First son, wages | 200.13 |
| Second son, wages | 255.50 |
| Total income, one year, actually recorded | $1,367.82 |

### EXPENDITURES.

Four Weeks, June 13–July 10, 1913, Actually Recorded Expenditures.
One Year (52 Weeks or 364 Days), June 13, 1913–June 11, 1914, Partly Estimated Expenditures.

| Item. | Amt. | One Year, Partly Estimated. | | Item. | Amt. | One Year, Partly Estimated. | |
|---|---|---|---|---|---|---|---|
| Date. | June 13, 1913 | Total. | Total. | Date. | June 13, 1913 | Total. | Total. |
| *House:* | | | | Insurance | | | $[1]47.78[4] |
| Rent | 15.00 | $180.00[1] | | *Dues:* | | | |
| Fuel and light | | [1]55.00[2] | | Lodge | | $14.32[1] | |
| Moving furniture | 3.00 | 3.00[1] | $238.00[1] | Union | | 6.60[1] | |
| *Food:* Meats | 6.68 | | | Settlement clubs | | 5.20[1] | 26.12[1] |
| Dairy products | 6.67 | | | Education | | | [1]1.00[5] |
| Eggs | 3.23 | | | Music lessons | | | 16.00[1] |
| Staples | 2.76 | | | Reading matter | | | 7.00 |
| Vegetables | .77 | | | Church | | | 30.00 |
| Fruits | 3.41 | | | Charity | | | 1.00 |
| Cereals | .30 | | | Recreation | | | 25.00 |
| Baked goods | 5.49 | | | Pocket money: | | | |
| Beverages | .50 | | | Father and children | | | 100.00 |
| Miscellaneous | 2.75 | | | Car fare | | | 55.00 |
| *Food Total* | 32.56 | | 425.00 | Gifts | | | 6.00[1] |
| *Household Expenses:* | | | | | | | |
| Furniture | | [1]72.25[3] | | Total expenditures, one year, partly estimated | | | $1,395.14 |
| Furnishings | | 51.45[1] | | Total income, one year, actually recorded | | | 1,367.82 |
| General supplies | | 17.20[1] | | | | | |
| Laundry | | 30.00 | 170.90 | Deficit | | | $ 27.32 |
| *Clothing:* | | | | | | | |
| Father | | 39.30[1] | | | | | |
| Mother | | 43.86[1] | | | | | |
| First son | | 62.89[1] | | | | | |
| Second son | | 33.07[1] | | | | | |
| Daughter | | 62.22[1] | 241.34[1] | | | | |
| Medical attention | | | 5.00 | | | | |

### Savings.

| | |
|---|---|
| Savings fund society's account for daughter | $6.50 |

[1] Actually recorded.

[2] Gas, $19.50; coal, $32.30; wood, $2.50; oil, $0.70.

[3] Parlor suite, $29.75; washing machine, $12; bench, $1; kitchen table, $2.50; iron bed and springs, $8; mirror, $.50; music cabinet, $5; water heater, $13.50.

[4] Family, $.40 per week, plus father's policy, $13.49 semi-yearly.

[5] Night school.

### CLOTHING FOR ONE YEAR, JUNE 13, 1913–JUNE 11, 1914.

**Father.**

| | |
|---|---|
| Suit | $12.50 |
| Underwear | 1.40 |
| Hat | 2.00 |
| Cap | .50 |
| Shoes (2 prs.) | 8.00 |
| Shoe repairs | 1.65 |
| Socks | .95 |
| Rubbers | .80 |
| Overalls | .50 |
| Umbrella | 1.00 |
| Ring | 10.00 |
| | $39.30 |

**Mother.**

| | |
|---|---|
| Suit | $10.00 |
| Dress | 4.95 |
| Waists (2) | 2.50 |
| Cloth | .32 |
| Underwear | 12.63 |
| Corset cover | .50 |
| Sweater | 1.10 |
| Apron | .35 |
| Shoes (3 prs.) | 7.25 |
| Shoe repairs | 1.80 |
| Stockings | .11 |
| Nightdresses | 2.00 |
| Lace | .10 |
| Pocketbook | .25 |
| | $43.86 |

FIRST SON.

| | |
|---|---|
| Suits (3) | $26.00 |
| Trousers | 2.98 |
| Underwear | 1.53 |
| Shirt | .75 |
| Hats (2) | 3.75 |
| Cap | .50 |
| Shoes (6 prs.) | 16.50 |
| Shoe repairs | 3.25 |
| Socks | .62 |
| Rubbers | .80 |
| Sweater | 3.98 |
| Stick pin | 1.38 |
| Sundries | .85 |
| | $62.89 |

SECOND SON.

| | |
|---|---|
| Suit | $ 5.00 |
| Underwear | 2.39 |
| Shirts | 2.03 |
| Hats (2) | 2.25 |
| Caps (2) | .75 |
| Shoes (4 prs.) | 8.10 |
| Shoe repairs | 4.00 |
| Socks | .63 |

SECOND SON —*Continued.*

| | |
|---|---|
| Rubbers | .80 |
| Sweater | 3.50 |
| Coat cleaned | 1.50 |
| Stick pin | 1.37 |
| Sundries | .75 |
| | $33.07 |

DAUGHTER.

| | |
|---|---|
| Dresses (5) | $14.10 |
| Dress goods | .25 |
| Coats (2) | 10.79 |
| Set of furs | 2.98 |
| Underwear | 7.15 |
| Aprons | .40 |
| Shoes (7 prs.) | 14.70 |
| Shoe repairs | 3.40 |
| Stockings | 1.00 |
| Hats (2) | 4.05 |
| Ribbons | .90 |
| Rubbers (3 prs.) | 1.75 |
| Umbrella | .75 |
| | $62.22 |

## FAMILY NO. 7.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | Deceased. | |
| Mother | 68 | Housekeeper (died January, 1914). |
| First daughter | 40 | Necktie finisher. (Paid board.) |
| Second daughter | 33 | Winder in carpet mill. (Paid board from September, 1913, till end of period.) |

*Type of Family and Income.*—Mrs. B. was a German woman who was unusually conscientious in bringing up her children and in caring for her home. She had been in failing health for a long time when this family's account was begun, in April, 1913, and shortly afterward,—in May,—it became necessary for the older daughter to give up her factory position in order to help her mother with the housework. The mother continued to manage the financial end of the housekeeping until September, 1913, when she was obliged to turn over to the older daughter the entire responsibility of running the home.

At the time this family's account was begun, the older daughter was working as a finisher in a downtown necktie factory. A finisher's work is to take the ties after the machine work upon them has been completed, turn them right side out over a long stick, fit the linings, and press the ties. The payment for this work at the time of this study, was twenty-five or thirty cents per dozen, depending upon the quality of the tie. Miss B. generally finished five or six dozen ties per day while she worked in the factory.

She paid her mother $5 board per week, and had for her personal needs (clothing, etc.) what she earned above that amount.

After Miss B. gave up her factory position to help with the housework, she did necktie finishing at home, in her spare moments, getting three dozen ties each day from the factory where she had been employed. What she could earn in this way, she had for her personal needs,—a brother of her mother's providing her with $5 per week with which to keep up her customary payment to her mother for board.

The second daughter, who was a winder in a large carpet mill of Kensington, earned, at a piecework rate of wages, according to her own statement, from $9 to $10 per week in good seasons, and from $5 to $6 per week in slack seasons; during the period of her account for this study her highest bi-weekly wage was $16.37. So long as the mother managed the home, this daughter turned over all her wages into the household fund. When the older daughter took over the management, in September, 1913, the second daughter adopted the method of paying board,—paying $4 per week when work was good, and $3.50 or $3, when work was "dull." The home was run entirely upon the income contributed by these two daughters.

Early in January, 1914, the mother died. In the latter part of the following March the second daughter married, and she and her husband bought the home. The older daughter went back to the necktie factory to work, and since that time she has lived independently.

*The Accounts.*—The tables for this family include: (1) The family's account from April 25, 1913, until the mother's death at the beginning of the year 1914 (income, thirty-six weeks; expenditures, thirty-three weeks); (2) the second daughter's account for twenty-five weeks (September 26, 1913–March 19, 1914) during which she kept her wages separate from the family fund, and paid board; (3) the first daughter's account for one year (April 3, 1914–April 1, 1915) since she began to live independently. The first daughter's account is given under the Budgets of Individuals (Individual No. 5, pp. 204–208).

*House.*—Mrs. B. owned the house in which the family lived. It was of brick, and had six rooms and a bath, and an outside toilet. It was heated by a hot air furnace, and had a coal range and a gas range for cooking. Taxes were $30 per year; water rent was $9. The house was comfortably furnished, and was kept scrupulously

clean. The parlor had an upholstered set and an organ; the dining room, an oak table, oak chairs, a sideboard, and a bookcase filled with books. The most attractive room in the house was the spotless kitchen, with its shining pans and kettles. The older daughter did her best to keep the house and furnishings in good condition. During the period of the account she painted the bathroom, enameled the bath tub, and dyed and made over the parlor curtains.

*Food.*—The total amount spent for food during the thirty-three weeks was $160.07, making an average of $4.85 per week. The weekly food allowance for this family, on the basis of the Fall River "fair standard," would be as follows:[1]

| | |
|---|---|
| Mother | $1.46 |
| First daughter | 1.46 |
| Second daughter | 1.46 |
| Total | $4.38 |

The family was therefore above the Fall River standard with regard to its food expenditure. The investigator was a guest at Mrs. B.'s home one evening, at a well-served supper of fried meat cakes, mashed potatoes, creamed cauliflower, rye bread and butter, junket with homemade peach jelly, and coffee.

## I. FAMILY BUDGET.

### INCOME.

THIRTY-SIX WEEKS, APRIL 25, 1913–JANUARY 1, 1914, ACTUALLY RECORDED INCOME. Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| First Daughter and Second Daughter, Board and Wages.[1] | | First Daughter and Second Daughter, Board and Wages.[1] | | First Daughter and Second Daughter, Board and Wages.[1] | | First Daughter and Second Daughter, Board and Wages.[1] | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| April 25, 1913 | $22.40 | July 4, 1913 | $18.69 | Sept. 12, 1913 | $9.00 | Nov. 21, 1913 | $ 8.00 |
| | | | | | 9.00 | | 8.00 |
| | 21.50 | July 18 | 20.26 | | 9.00 | Dec. 5 | 8.50 |
| | | | | | 9.00 | | 8.00 |
| May 23 | 18.00 | | 19.24 | Oct. 10 | 9.00 | | 8.00 |
| | | | | | 8.50 | | 8.50 |
| | 17.91 | Aug. 15 | 19.78 | | 8.50 | | |
| | | | | | 8.50 | | $342.69 |
| June 20 | 20.13 | | 19.78[2] | Nov. 7 | 8.50 | | |
| | | | 9.00[2] | | 8.00 | | |

[1] Income, April 25, 1913–Sept. 4, 1913: $5 board per week from 1st daughter, and total wages of 2d daughter; income, Sept. 5, 1913–Jan. 1, 1914; $5 board per week from 1st daughter, and $3, $3.50, or $4 board per week from 2d daughter.
[2] Expenditures not given for these 3 weeks; see following table, note 1.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

*Clothing.*—The clothing expenditure for the family was small. The older daughter dresses very economically, though her appearance is always neat. She makes her own clothes. Neither daughter spent much for clothing during the period of the family account. Most of their materials were given to them as birthday or Christmas presents, or were left over from the preceding year.

*Standard of Living.*—For the thirty-three-week period of the family account, the income was $313.91; the expenditures were $343.88, leaving a deficit of $29.97. The expenditures, however, included such items as taxes and water rent, which were paid during this period for the whole year. By careful management and hard work, the daughters were able to make ends meet, for the year.

**EXPENDITURES.**

THIRTY-THREE WEEKS, APRIL 25–AUGUST 21, 1913, SEPTEMBER 12, 1913–JANUARY 1, 1914, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | | Thirty-three Weeks, Actually Recorded. | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period.). | Apr. 25, 1913 | May 23 | June 20 | July 18 | Aug. 15[1] | Sept. 12 | Oct. 10 | Nov. 7 | Dec. 5 | Total. | Total. |
| *House:* | | | | | | | | | | | |
| Taxes and water rent | | | | | $30.00 | $9.00[2] | | | | $39.00 | |
| Repairs | $1.75 | $1.50 | $9.50 | $0.09 | 3.50 | 2.00 | | | | 18.34 | |
| Fuel and light | .11 | 3.50 | | .10 | 33.40[3] | 1.10 | $2.00 | $1.80 | $0.55 | 42.56 | $99.90 |
| *Food:* Meats | 5.92 | 5.24 | 4.73 | 4.99 | 1.25 | 4.99 | 4.84 | 6.53 | 4.71 | 43.20 | |
| Dairy products | 4.09 | 3.06 | 4.43 | 4.55 | .94 | 3.61 | 4.99 | 4.28 | 4.10 | 34.05 | |
| Eggs | | | .62 | 1.45 | .14 | 1.46 | 1.24 | .57 | .60 | 6.08 | |
| Staples | 9.01 | 6.76 | 7.49 | 5.95 | 1.41 | 3.67 | 3.22 | 1.62 | .67 | 39.80 | |
| Vegetables | | | .86 | 1.82 | .24 | 1.70 | 1.02 | .83 | .71 | 7.18 | |
| Fruits | | | 1.03 | 1.28 | .35 | 1.39 | 3.15 | .69 | .47 | 8.36 | |
| Cereals | | | | .25 | | | .05 | .15 | .15 | .60 | |
| Baked goods | 1.28 | .92 | 1.00 | 1.23 | .15 | .79 | 1.46 | 1.11 | 1.13 | 9.07 | |
| Beverages | | | .20 | .28 | | .55 | .38 | 1.51 | .76 | 3.68 | |
| Miscellaneous | .08 | .75 | 1.61 | 1.75 | .45 | 1.50 | .85 | .66 | .40 | 8.05 | |
| *Food Total* | 20.38 | 16.73 | 21.97 | 23.55 | 4.93 | 19.66 | 21.20 | 17.95 | 13.70 | | 160.07 |
| *Household Expenses:* | | | | | | | | | | | |
| Furniture | | | | | | | | | | — | |
| Furnishings | .65 | | .50 | .75 | | .86 | 2.85 | 1.24 | .05 | 6.90 | |
| General supplies | .10 | 1.15 | .45 | 1.61 | .10 | .58 | .69 | 1.73 | 1.48 | 7.89 | |
| Laundry | .75 | .60 | .50 | | | .25 | .40 | .50 | .53 | 3.53 | 18.32 |
| Clothing: Mother and second daughter | 2.20 | 8.01 | 6.85 | 1.71 | | 1.20 | .05 | .60 | .14 | | 20.76 |
| Medical attention | 2.15 | 2.00 | .25 | 1.00 | | 1.40 | 1.45 | .50 | 2.50 | | 11.25 |
| Insurance | 3.00 | 3.00 | 3.00 | 3.00 | | 2.00 | 2.00 | 2.00 | 2.00 | | 20.00 |
| Dues | | | | | | | | | | | — |
| Reading matter | .56 | .58 | .48 | .50 | | .48 | .54 | .76 | .29 | | 4.19 |
| Church | .30 | .45 | .40 | .50 | .10 | .40 | .40 | 1.00 | .50 | | 4.05 |
| Charity | | | | | | | .22 | .02 | | | .24 |
| Recreation | | | .30 | | | | | | | | .30 |
| Pocket money[4] | | | | | | | | | | | — |
| Car fare | .05 | .10 | | | | | | .10 | .15 | | .40 |
| Gifts | | | | | | | 2.00 | .30 | 2.10 | | 4.40 |
| Total expenditures, 33 weeks, actually recorded | | | | | | | | | | | $343.88 |
| Total income, 33 weeks, actually recorded | | | | | | | | | | | 313.91 |
| Deficit | | | | | | | | | | | $ 29.97 |

[1] One week only.
[2] Water rent.
[3] Includes $29.50 for coal for the year.
[4] There was no "pocket money" system in this family. The second daughter's expenses were all met out of the household fund so long as she gave over her entire earnings to the family.

## II. BUDGET OF SECOND DAUGHTER.

### INCOME.

TWENTY-FIVE WEEKS, SEPTEMBER 26, 1913–MARCH 19, 1914, ACTUALLY RECORDED INCOME.

Amounts are recorded for bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Wages. | | Wages. | | Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Sept. 26, 1913 | $ 9.32 | Nov. 28, 1913 | $ 8.36 | Jan. 30, 1914 | $ 13.55 |
| | 10.23 | Dec. 19 | 10.29 | Feb. 13 | 16.37 |
| Oct. 24 | 13.68 | | —[1] | | 15.58 |
| | 8.46 | Jan. 16, 1914 | 3.38[1] | Mar. 13 | 13.08 |
| Nov. 21 | 8.19 | | | | $130.49 |

[1] Time out on account of mother's illness and death.

### INCOME FROM ALL SOURCES.

| | |
|---|---|
| Wages | $130.49 |
| Extra earnings | .50 |
| Total income, 25 weeks, actually recorded | $130.99 |

### EXPENDITURES.

TWENTY-FIVE WEEKS, SEPTEMBER 26, 1913–MARCH 19, 1914, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | Twenty-five Weeks, Actually Recorded. |
|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Sept. 26, 1913 | Oct. 24 | Nov. 21 | Dec. 19 | Jan. 16, 1914 | Feb. 13 | Mar. 13[1] | Total. | Total. |
| *Lodging and Food:* | | | | | | | | | |
| Room rent and board | 16.00 | 16.00 | 14.00 | 7.00 | 8.00 | 16.00 | 8.00 | $85.00 | |
| Candy, ice cream, and soda water | .32 | .20 | .05 | | | .05 | .15 | .77 | |
| Factory "ice fund" | .15 | .05 | | | | .10 | .05 | .35 | |
| Luncheons | | | | | .15 | .15 | | .30 | $ 86.42 |
| Toilet supplies | | .25 | | | | | | | .35 |
| Clothing | .10 | .07 | .35 | .10 | .05 | .50 | | | 1.33 |
| Dentist | .26 | | | | 4.25 | | | | 4.25 |
| Insurance | .60 | .30 | .60 | .60 | .60 | .60 | .30 | | 3.60 |
| Reading matter | | .09 | .17 | .32 | .10 | | | | .68 |
| Church | .52 | .60 | .80 | 1.00 | .35 | .70 | 1.30 | | 5.27 |
| Recreation | | .15 | | | | | | | .15 |
| Car fare | .30 | .25 | .10 | | | | .05 | | .70 |
| Gifts | | | 14.20[2] | | | | | | 14.20 |
| Total expenditures, 25 weeks, actually recorded | | | | | | | | | $116.95 |
| Total income, 25 weeks, actually recorded | | | | | | | | | 130.99 |
| Balance | | | | | | | | | $ 14.04 |
| DEBT. | | | | | | | | | |
| Debt paid | | .50 | | | | | | | .50 |
| Balance | | | | | | | | | $ 13.54 |

[1] One week only.

[2] Bath robe, $2.50; silver thimbles, $3.25; waist, $.60; pillow material, $.45; vinegar jug, $.50; jabot, $.25; petticoat, $1.00; silk shirt, $2.50; kid gloves, $2.00; neck piece, $.25; writing paper, $.25; another gift, $.25; wrappings, $.40.

## FAMILY NO. 8.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | Deceased. | |
| Mother | 50 | Housekeeper. Does "lace work" at home. |
| Son | 30 | Leather finisher. (Pays board.) |
| Daughter | 23 | Helps her mother with housekeeping and with "lace work." |

Young man boarder and lodger. Pays $4.50 per week.
Child boarder and lodger for 11 weeks. Paid $1 per week.

*Type of Family.*—Mrs. U. is a German. She is a hard-working, careworn woman, not strong in health. The daughter is a girl of pleasing personality, and is intelligent and ambitious. She is very delicate, and was ill for a large part of the period of this account.

*The Account.*—The account for this study extended from March 29, 1913, through April 3, 1914, but had several breaks in it. The daughter was the account keeper, and for parts of the period, she was too ill to keep the record. The income was recorded in detail for forty-three weeks; the expenditures were recorded in full for only thirty-seven weeks. The tables for this family therefore give the actually recorded account for thirty-seven weeks, and the partly estimated account for forty-three weeks.

*Income.*—Mrs. U. and her daughter work at home, sometimes sewing,—more often doing "lace work," that is, cutting apart the rows of lace which they bring home from a mill (see page 36). The amount earned each week by the mother and her daughter is recorded in the income table. It generally comes to $3 or $4. The son pays $5 board per week, and frequently gives his mother more. Mrs. U.'s sister sometimes sleeps at Mrs. U.'s house, and when she does so, she pays for her room, usually at the rate of $1 per week. The earnings from these sources, together with the $4.50 per week paid by the man boarder and lodger, and the $11 paid for the child who was with the family for eleven weeks, brought the total income for the forty-three weeks to $549.67, making an average of $12.78 per week.

*House.*—The house which the family occupies is one of the older Kensington type. It is set back from the street, and has a porch and a small front yard with a flower bed in which Miss U. takes pride. There is also a good-sized back yard. The rent is $13 per

month. The house is of brick, and has three rooms and a shed on the first floor; three bedrooms on the second floor; and a storeroom in the attic. The toilet is in the yard. The house had no bath tub until Mrs. U.'s son built a frame enclosure outside the kitchen, put in a tub, and connected the water. The tub is used only in warm weather. The house is heated by the kitchen range and a small coal stove in the dining room. A still smaller coal stove in the front bedroom on the second floor is used in extremely cold weather. The parlor is closed in winter. The cooking is done entirely on the coal range, though the house has gas for lighting purposes. The parlor is furnished with an upholstered set and a square piano; the rest of the house is very simply furnished. The home is exceedingly neat.

*Food.*—The food expenditure as recorded for the thirty-seven weeks, amounted to $192.50, making an average of $5.20 per week. The weekly food allowance for this family, according to the Fall River "fair standard" of the government report, would be as follows:[1]

| | |
|---|---|
| Mother | $1.46 |
| Son | 1.82 |
| Daughter | 1.46 |
| Man boarder | 1.82 |
| Child boarder (with family for eleven weeks) | .73 |
| Total | $7.29 |
| | or $6.56 without child. |

This family's expenditure for food was therefore far below the allowance of the Fall River standard. It should be stated that the family keeps chickens; these furnish some food, and slightly reduce the table expenditure. The daughter makes the following statement in her book (March, 1914): "We have twenty-four chickens, and kill one every four or five weeks. My brother pays for the feed. We get now, nine or ten eggs a day; all winter, only two or three." Even when the chickens are taken into consideration, this family's food expenditure was still below the allowance of the Fall River "fair standard."

*Clothing.*—The family spends but little for clothing. The mother's clothing for the year cost $2.35; the daughter's, $19.48.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

The daughter states in the account book: "Nothing was spent for clothes except what is down. Very little was spent on dress." The Fall River "fair standard" allowance for a mother's clothing is $33.75 per year; for a grown daughter's, $63.80.[1]

*Standard of Living.*—The account shows a deficit for the period covered. A glance at the tables shows that this family has a struggle to keep above the poverty line.

*Daughter's Personal Account.*—As the income table of this family shows, the daughter's earnings are not kept separate from the mother's; in accordance with the prevailing Kensington custom,

INCOME.

FORTY-THREE WEEKS, MARCH 29–JULY 4, 1913, JULY 19–AUGUST 8, 1913, SEPTEMBER 13–OCTOBER 3, 1913, OCTOBER 18, 1913–JANUARY 2, 1914, JANUARY 10–APRIL 3, 1914, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Son, Board. | | Mother and Daughter, Wages. | | Son, Board. | | Mother and Daughter, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Mar. 29, 1913 . | $ 5.50 | Mar. 29, 1913. | —— | Oct. 4, 1913 . | ——[1] | Oct. 4, 1913 . | ——[1] |
| | 4.00 | | $3.10 | Oct. 11, 1913 . | ——[1] | Oct. 11, 1913 . | ——[1] |
| | 5.00 | | 4.14 | | $ 13.00 | | $ 3.59 |
| | 15.00 | | 3.50 | | 5.00 | | 2.74 |
| April 26..... | —— | April 26..... | 5.14 | | —— | | 8.00 |
| | —— | | 2.46 | Nov. 8..... | —— | Nov. 8..... | 1.00 |
| | —— | | 3.45 | | 1.00 | | 2.00 |
| | —— | | 3.97 | | 9.00 | | 2.70 |
| May 24..... | 14.00 | May 24..... | 3.94 | | 1.00 | | —— |
| | —— | | 2.64 | Dec. 6..... | 1.00 | Dec. 6..... | 4.00 |
| | —— | | 5.48 | | —— | | 2.00 |
| | —— | | 3.89 | | 13.00 | | 2.50 |
| June 21..... | 14.00 | June 21..... | 2.22 | | 5.00 | | —— |
| | 5.00 | | —— | Jan. 3, 1914. | ——[1] | Jan. 3, 1914. | ——[1] |
| | ——[1] | | ——[1] | | 5.00 | | 4.50 |
| | ——[1] | | ——[1] | | —— | | 5.20 |
| July 19..... | —— | July 19..... | 3.50 | | 10.00 | | 4.25 |
| | 5.00 | | 3.25 | Jan. 31..... | 3.00 | Jan. 31..... | 2.50 |
| | 2.00 | | 1.50 | | 5.00 | | 3.00 |
| | ——[1] | | ——[1] | | 3.00 | | 2.50 |
| Aug. 16..... | ——[1] | Aug. 16..... | ——[1] | | 13.00 | | 2.50 |
| | ——[1] | | ——[1] | Feb. 28..... | 5.00 | Feb. 28..... | 4.50 |
| | ——[1] | | ——[1] | | 5.00 | | 3.00 |
| | ——[1] | | ——[1] | | 2.00 | | 1.05 |
| Sept. 13..... | 1.00 | Sept. 13..... | 2.69 | | 13.00 | | 1.00 |
| | 14.00 | | 3.95 | Mar. 28..... | —— | Mar. 28..... | —— |
| | —— | | 3.07 | | | | |
| | | | | | $196.50 | | $124.42 |

[1] No record.

all of Miss U.'s earnings go into the family fund, and she has only the "pocket money" that is given back to her, to spend herself. Mrs. U. is very strict with regard to the amount of "pocket

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 243.

money" that she allows her daughter, and the daughter has little freedom as to how she disposes of it. For example, Miss U. is given car fare to pay for her ride to church each Sunday, but whenever the weather permits, she walks, in order to put this money into a savings fund. She does not let her mother know about this fund, "because," she says, "if Mother knew I walked, she would not give me the car fare." By the summer of 1913 Miss U. had saved $3. She withdrew this when she took her week's vacation,—which she spent at a country vacation house for working girls,—but after her return she started the savings fund again. The case of this young woman illustrates how little opportunity a Kensington girl has of learning to spend her earnings; yet in spite of her lack of training in handling money, she is expected, as soon as she marries, to take full charge of the family finances.

Miss U. has given an account of how she spent her "pocket money" for eighteen weeks (November 22, 1913–March 27, 1914). Since all articles bought for her out of the family fund are recorded in the family tables, the two accounts together show in detail all that was spent for her during these weeks.

INCOME FROM ALL SOURCES.

| | | |
|---|---|---|
| Son, board | | $196.50 |
| Mother and daughter, wages | | 124.42 |
| Man boarder and lodger:[1] | | |
| 38 weeks @ $4.50 | $171.00 | |
| 2 " @ $5.00 | 10.00 | |
| 1 week @ $4.00 | 4.00 | |
| 1 " @ $2.00 | 2.00 | 187.00 |
| Child boarder and lodger: | | |
| 11 weeks @ $1.00 | | 11.00 |
| Mrs. U's sister, for lodging: | | |
| 16 weeks @ $1.00 | $16.00 | |
| 2 " @ $2.00 | 4.00 | |
| 1 week @ $1.50 | 1.50 | |
| 1 " @ $ .75 | .75 | |
| 1 " @ $ .50 | .50 | 22.75 |
| Gifts | | 3.00 |
| Sick benefits | | 5.00 |
| Total income, 43 weeks, actually recorded | | $549.67 |

[1] The man boarder and lodger was away for almost 2 weeks, during which time he was not charged for his board.

## EXPENDITURES.

THIRTY-SEVEN WEEKS, MARCH 29–JUNE 27, 1913, JULY 19–AUGUST 8, 1913, SEPTEMBER 13–SEPTEMBER 26, 1913, OCTOBER 18–OCTOBER 31, 1913, NOVEMBER 8–DECEMBER 19, 1913, JANUARY 10–MARCH 27, 1914, ACTUALLY RECORDED EXPENDITURES.

FORTY-THREE WEEKS, MARCH 29–JULY 4, 1913, JULY 19–AUGUST 8, 1913, SEPTEMBER 13–OCTOBER 3, 1913, OCTOBER 18, 1913–JANUARY 2, 1914, JANUARY 10–APRIL 3, 1914, PARTLY ESTIMATED EXPENDITURES.

| Item. | Amount. | | | | | | | | | | | | | Thirty-seven Weeks, Actually Recorded. | | Forty-three Weeks, Partly Estimated. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Mar. 29, 1913 | April 26 | May 24 | June 21[1] | July 19[2] | Aug. 16[3] | Sept. 13[4] | Oct. 11[4] | Nov. 8 | Dec. 6[4] | Jan. 3, 1914[3] | Jan. 31 | Feb. 28 | Total. | Total. | Total. | Total. |
| *House:* | | | | | | | | | | | | | | | | | |
| Rent | $13 per month | | | | | | | | | | | | | $130.00 | | $143.00[5] | |
| Fuel and light | $7.50 | | $0.35 | $6.62 | $0.25 | | $6.75 | $7.25 | $0.75 | $0.25 | | | | 29.72 | $159.72 | 37.00 | $180.00 |
| *Food:* Meats | 7.46 | $6.86 | 7.71 | 2.64 | 4.93 | | 4.26 | 3.97 | 7.72 | 2.45 | $7.38 | $6.77 | $5.56 | 67.71 | | | |
| Dairy products | 3.40 | 2.91 | 2.42 | 1.35 | 2.86 | | 1.59 | 1.04 | 1.49 | .75 | 1.61 | 2.82 | 3.43 | 25.67 | | | |
| Eggs | .48 | 1.90 | .77 | .13 | 1.24 | | 1.34 | 1.05 | .98 | .33 | .47 | 1.34 | 1.20 | 11.23 | | | |
| Staples | 2.09 | 1.09 | .97 | .27 | .74 | | .66 | .30 | .82 | .30 | .83 | 1.08 | 1.04 | 10.19 | | | |
| Vegetables | 2.49 | 3.63 | 2.69 | .82 | 1.14 | | .66 | .77 | 1.26 | .46 | 1.16 | 1.98 | 1.65 | 18.71 | | | |
| Fruits | .57 | .99 | 1.03 | .30 | 1.24 | | 1.00 | .21 | .50 | .12 | .28 | .82 | 1.76 | 8.82 | | | |
| Cereals | | | .10 | | | | | | | .15 | .14 | | | .39 | | | |
| Baked goods | 3.83 | 3.29 | 3.27 | .58 | 2.10 | | 1.60 | 2.45 | 1.85 | 3.05 | 2.00 | 1.70 | 4.80 | 30.52 | | | |
| Beverages | .85 | 1.10 | .51 | .25 | .82 | | .50 | .71 | 1.04 | .50 | 1.36 | .50 | 1.62 | 9.76 | | | |
| Miscellaneous | .80 | 1.09 | 1.85 | .75 | 1.47 | | .53 | .10 | .42 | | .36 | 1.08 | 1.05 | 9.50 | | | |
| *Food Total* | 21.97 | 22.86 | 21.32 | 7.09 | 16.54 | | 12.14 | 10.60 | 16.08 | 8.11 | 15.59 | 18.09 | 22.11 | | 192.50 | | 223.60 |
| *Household Expenses:* | | | | | | | | | | | | | | | | | |
| Furniture | 1.00 | 2.00 | | | 1.00 | | 1.00 | 1.00 | | 2.00 | 1.00 | 1.00 | | 10.00[6] | | | |
| Furnishings | .31 | .60 | .35 | | .40 | | .25 | .50 | .25 | | 2.90 | .25 | | 5.81 | | | |
| General supplies | .48 | 1.27 | .55 | .05 | .50 | | .15 | .20 | .05 | | .50 | .20 | | 3.95 | | | |
| Laundry | | .15 | 1.50 | | | | 1.00 | | 1.25 | 1.00 | 1.00 | .50 | | 6.40 | 26.16 | | 29.50 |
| *Clothing:* | | | | | | | | | | | | | | | | | |
| Mother | .20 | | .10 | .50 | 1.55 | | | | | | | | | 2.35 | | | |
| Daughter | .05 | 1.63 | .65 | | | | 5.15 | 1.75 | 1.50 | .25 | 7.50 | 1.00 | | 19.48 | 21.83 | | 25.00 |
| Medical attention | .20 | .10 | .45 | .05 | | | .08 | 1.00 | 2.20 | 1.00 | .60 | .50 | 5.85 | | 12.03 | | 14.00 |
| Insurance | 2.02 | 1.72 | 1.59 | .43 | 1.29 | | .73 | 1.48 | 1.03 | 1.29 | 1.46 | 1.94 | 1.85 | | 16.83 | | 19.00 |
| Dues: Lodge | 1.50 | 2.00 | | .50 | | | 1.55 | 1.50 | | 1.50 | 2.00 | 1.50 | 1.00 | | 13.05 | | 15.00 |
| Music lessons | .40 | 1.40 | | | | | 1.00 | 1.00 | 1.25 | 1.00 | 1.00 | .25 | .25 | | 7.55[7] | | 10.00[7] |
| Reading matter | .77 | .61 | .59 | .24 | .66 | | .59 | .39 | .19 | .69 | .26 | .37 | .42 | | 5.78 | | 6.50 |
| Church | .15 | .10 | .05 | .05 | .15 | | .05 | | | | | | | | .55 | | 1.00 |
| Charity | | | | | | | | | | | | | | | | | |
| Recreation | | .45 | .20 | 1.00 | .25 | | 7.40 | .15 | | | | | | | 9.45 | | 11.00 |

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Pocket money: Daughter | | $2.00 | $2.00 | $1.00 | $2.00 | | $1.05 | $1.00 | $1.50 | $2.50 | $2.25 | $4.00 | $2.00 | | $21.30 | | $24.00 |
| Car fare | $2.10 | .80 | 1.00 | .15 | .25 | | .51 | .65 | 1.20 | .45 | .40 | .15 | .15 | | 7.81 | | 8.50 |
| Gifts | | .05 | 1.00 | | | | .25 | | .10 | | | | | | 1.40 | | 1.50 |
| Embroidery materials | | .18 | .45 | | .15 | | | .15 | | | | | | | .93 | | 1.00 |
| Total expenditures, 37 weeks, actually recorded | | | | | | | | | | | | | | | $496.89 | | |
| Total income, 37 weeks[8] actually recorded | | | | | | | | | | | | | | | 503.60 | | |
| Balance | | | | | | | | | | | | | | | $ 6.71 | | |
| Total expenditures, 43 weeks, partly estimated | | | | | | | | | | | | | | | | | $569.60 |
| Total income, 43 weeks, actually recorded | | | | | | | | | | | | | | | | | 549.67 |
| Deficit | | | | | | | | | | | | | | | | | $ 19.93 |

**Debts.**

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Debts paid | 1.75 | | 4.25 | | .50 | | 1.62 | | 2.00 | | 7.00 | | | | 17.12 | | 17.12 |
| Total deficit | | | | | | | | | | | | | | | $ 10.41 | | $ 37.05 |

[1] One week only.
[2] Three weeks only.
[3] No record kept.
[4] Two weeks only.
[5] Actually recorded.
[6] Sewing machine on account.
[7] Includes $.85 spent for sheet music.
[8] The same 37 weeks for income as for expenditures.

### PERSONAL ACCOUNT OF DAUGHTER.

POCKET MONEY.

*Eighteen Weeks, November 22, 1913–March 27, 1914, Actually Recorded Pocket Money.*
*Pocket Money from all Sources.*

| | |
|---|---|
| Mother | $10.75 |
| Aunt | 3.00 |
| Gifts | 3.35 |
| Teaching music | .75 |
| Total pocket money, eighteen weeks, actually recorded | $17.85 |

EXPENDITURES.

*Eighteen Weeks, November 22, 1913–March 27, 1914, Actually Recorded Expenditures.*

| | | | |
|---|---|---|---|
| Candy, ice cream, etc. | $ .83 | Incidentals | .20 |
| Fruit and pickles | .33 | Total expenditures, 18 weeks, actually recorded | $ 8.83 |
| Pictures | .86 | Total pocket money, 18 weeks, actually recorded | 17.85 |
| Towel | .25 | Balance | $ 9.02 |
| Soap cup | .10 | DEBT. | |
| Cold cream | .05 | Debt paid | $1.00 |
| Gloves | .29 | Balance | $8.02 |
| Silk and thread | .20 | LOAN. | |
| Bag | .10 | Money loaned | $ .15 |
| Club pin | .15 | | |
| Sheet music | .54 | | |
| Singing lesson | .10 | | |
| Reading matter | .80 | | |
| Writing paper | .50 | | |
| Postage | .49 | | |
| Game | .20 | | |
| Car fare | 2.84 | | |

## FAMILY NO. 9.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 56 | Warper in cloth mill. |
| Mother | 50 | Housekeeper. |
| First son | 23 | Draughtsman. Was married September, 1913, and left home. (Paid board.) |
| Second son | 21 | Knitter in hosiery mill. (Pays board.) |
| Daughter | 12 | In school. |
| Third son | 9 | In school. |

(There are also several married children, who have their own homes.)

*Type of Family.*—Mr. and Mrs. D. are English. Both are intelligent, and are ambitious to make their standard of living as high as possible. Their family is unusually happy in its domestic life. The father, the mother, and the two children always take their recreation together. They go frequently to moving pictures, and in summer, every other Sunday, all four take their luncheon with them and go to spend the day in one of the parks. The handling of the money in this family is more of a partnership affair than is usually the case in Kensington. The mother does the buying for the family, but the father is not limited to a definite

amount of "pocket money"; he helps himself, as he says, from the family purse.

*The Account.*—The budget of this family covers one year (April 21, 1913–April 19, 1914). The account was kept in detail for the first nine weeks only. Since Mrs. D. is systematic in providing for her table, the nine weeks' account furnishes a basis for an estimate of food expenditure for the year. An itemized account of the other expenditures for the year was made out with great care by Mr. and Mrs. D., from memory, at the end of the year. The tables for this family's budget therefore include the actually recorded account for nine weeks, and a partly estimated account for one year.

*Income.*—The father earns $17 per week, when working full time. He has never earned more than that. During the nine weeks of the actually recorded account, he earned the full amount each week. For the year, his total earnings were $814.88, making an average of $15.67 per week. The oldest son paid $6 board per week until September, 1913, when he married and left home. The second son pays $6 board per week; he and the father are the only wage-earners for the family of five since the oldest son's marriage.

*House.*—Mr. and Mrs. D., during the year of this account, were buying their house through a building and loan association, paying $8 per month. The payments were to be completed in May, 1914. The house is of brick, and has six rooms, a bath, a shed, and two toilets—one outside and one in the bathroom. It is heated by a hot air furnace, and has a coal range and a gas range for cooking. The house is well furnished and well kept.

*Food.*—The food expenditure for the nine weeks was $96.75, or $10.75 per week. The Fall River "fair standard" weekly food allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $1.82 |
| Mother | 1.46 |
| First son | 1.82 |
| Second son | 1.82 |
| Daughter | 1.09 |
| Third son | .91 |
| Total | $8.92 |

First son was at home during the nine weeks.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

This family was therefore well above the Fall River standard with regard to its food expenditure.

*Clothing.*—The clothing expenditure for the year was $139.01. (The sons who pay board buy their own clothes.) On the basis of the Fall River "fair standard," the clothing expenditure for this family would be as follows:[1]

| | |
|---|---|
| Father | $ 45.75 |
| Mother | 33.75 |
| Daughter | 25.35 |
| Third son | 17.45 |
| Total | $122.30 |

The total amount spent by the family for clothing, was therefore above the allowance of the Fall River standard. The amount spent for each individual's clothing, except the father's, was also above the sum allowed by that standard. The members of this family are well dressed at a moderate expense. Mrs. D. makes most of her own and her daughter's dresses, with the exception of her own suits. The daughter makes some of her own underclothes at school.

*Standard of Living.*—The members of this household live comfortably, and have a considerable amount of recreation. During the year of the account they went to Atlantic City for their summer vacation, spending $30 for the trip. As a rule, the family does not quite live up to the limit of its income. Mr. and Mrs. D. each have a small savings account with a downtown department store.

The year of the account was a good one; work was steady, and there was no illness in the family. Just after the close of the year, however, less fortunate times came on. The investigator called upon Mrs. D. in the latter part of June, 1914, and found that the daughter had just come home from a hospital, where she had been ill for a month with scarlet fever. In talking over the financial situation of the family on this occasion, Mrs. D. said: "When you were here last, you asked me how much I had spent on doctor's bills, and I told you 'nothing.' Only a little while after you left, my daughter took scarlet fever. Besides, my husband's work has been poor. During the year of the account he had steady work, but now, work is very slack. Last week he brought home only $1.50, and tonight he had to take that to pay his Odd Fellows'

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 240, 243.

dues. When work is steady and health good, we get along grand, but when Mr. D. loses one day out of the week, the cream is taken off. Some weeks now, he has three or four days out. I doubt whether we can get away to the shore this year."

## INCOME.

### Nine Weeks, April 21–June 22, 1913, Actually Recorded Income.

Income from all Sources.

| | |
|---|---|
| Father, wages | $153.00 |
| First son, board, 9 weeks @ $6.00 | 54.00 |
| Second son, board, 9 weeks @ $6.00 | 54.00 |
| Total income, nine weeks, actually recorded | $261.00 |

### One Year (52 Weeks or 364 Days), April 21, 1913–April 19, 1914, Partly Estimated Income.

Income from all Sources.

| | |
|---|---|
| Father, wages | $ 814.88 |
| First son, board, 20 weeks @ $6.00 | 120.00 |
| Second son, board, 52 weeks @ $6.00 | 312.00 |
| Total income, one year, partly estimated | $1,246.88 |

### CLOTHING FOR ONE YEAR, APRIL 21, 1913–APRIL 19, 1914.

Father.

| | |
|---|---|
| Suit | $16.50 |
| Trousers (2 prs.) | 4.00 |
| Shirts (6) | 4.00 |
| Hats (2) | 4.00 |
| Underwear | 5.00 |
| Shoes | — |
| Shoe repairs | 1.25 |
| Socks (6 prs.) | .75 |
| Suspenders (2 prs.) | 1.00 |
| Collars | .50 |
| Ties | 1.00 |
| | $38.00 |

Mother.

| | |
|---|---|
| Suit | $15.00 |
| Dress | 5.00 |
| Hat | 2.50 |
| Hat shape | 1.25 |
| Shoes (2 prs.) | 5.00 |
| Waist | 1.00 |
| Dress goods | 8.25 |
| Dressmaking | 2.00 |
| Petticoat goods | 1.68 |
| Underwear | 1.30 |
| Cape remade | 6.00 |
| | $48.98 |

Daughter.

| | |
|---|---|
| Coat | $ 5.00 |
| Dress | 3.00 |
| Dress goods | 2.00 |
| Hats (2) | 5.00 |
| Shoes (4 prs.) | 8.00 |
| Shoe repairs | 1.75 |
| Stockings | .25 |
| Underwear | 1.58 |
| Petticoat goods | 1.20 |
| Ribbon | .35 |
| | $28.13 |

Third Son.

| | |
|---|---|
| Suit | $ 5.00 |
| Breeches | 1.00 |
| Caps (3) | 1.50 |
| Shoes (6 prs.) | 12.00 |
| Shoe repairs | 2.45 |
| Stockings | .25 |
| Underwear | 1.20 |
| Collars | .25 |
| Tie | .25 |
| | $23.90 |

### DUES FOR ONE YEAR, APRIL 21, 1913–APRIL 19, 1914.

| | Per Year. |
|---|---|
| Lodge (father) | 23.40 |
| Settlement club (mother) | $ 1.00 |
| Lodge (second son) | 7.80 |
| Girls' club (daughter) | .50 |
| Boys' club (third son) | 1.00 |
| | $33.70 |

## EXPENDITURES

NINE WEEKS, APRIL 21–JUNE 22, 1913, ACTUALLY RECORDED EXPENDITURES.
ONE YEAR, APRIL 21, 1913–APRIL 19, 1914, PARTLY ESTIMATED EXPENDITURES.

| Item. | Amount. | | | Nine Weeks, Actually Recorded. | | One Year, Partly Estimated. | |
|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | April 21, 1913 | May 19 | June 16[1] | Total. | Total. | Total. | Total. |
| *House:* | | | | | | | |
| Interest on mortgage | | | $16.00 | $16.00 | | $197.16[2] | |
| Taxes and water rent | $25.38 | $9.00[2] | | 34.38 | | 34.38[2] | |
| Repairs | 4.50[4] | | | 4.50 | | 37.50 | |
| Fuel and light | 6.75 | 1.50 | | 8.25 | $63.13 | 66.50 | $335.54 |
| *Food:* Meats | 10.30 | 10.24 | 2.54 | 23.08 | | | |
| Dairy products | 7.60 | 7.00 | 1.80 | 16.40 | | | |
| Eggs[5] | | | | — | | | |
| Staples | 14.36 | 14.48 | 3.77 | 32.61 | | | |
| Vegetables | 4.08 | 5.06 | .66 | 9.80 | | | |
| Fruits | .50 | 1.28 | .77 | 2.55 | | | |
| Cereals | | | | — | | | |
| Baked goods | 3.15 | 2.71 | .65 | 6.51 | | | |
| Beverages | 1.30 | .90 | .30 | 2.50 | | | |
| Miscellaneous | 1.65 | 1.35 | .30 | 3.30 | | | |
| *Food Total* | 42.94 | 43.02 | 10.79 | | 96.75 | | 495.00 |
| *Household Expenses:* | | | | | | | |
| Furniture | 1.00[6] | | | 1.00 | | 15.25 | |
| Furnishings | 1.46 | 4.35 | | 5.81 | | 15.00 | |
| General supplies | .35 | .30 | | .65 | | 12.00 | |
| Laundry | 3.00 | 3.27 | .75 | 7.02 | 14.48 | 12.00 | 54.25 |
| *Clothing:* Father | | | | | | 38.00[2] | |
| Mother | | | | | | 48.98[2] | |
| Daughter | | | | | | 28.13[2] | |
| Third son | | | | | | 23.90[2] | |
| *Clothing Total* | 6.32 | 2.94 | .77 | | 10.03 | | 139.01[2] |
| Medical attention | .10 | | | | .10 | | 11.50 |
| Insurance | | 1.00 | 1.00 | | 2.00 | | 12.00[2] |
| Dues: Lodge | .50 | 1.30 | 3.90 | | 5.70 | | 33.70[2] |
| Music lessons | 1.00 | 1.00 | | | 2.00 | | 10.00 |
| Reading matter | .72 | .72 | .36 | | 1.80 | | 9.00 |
| Church | | | | | — | | 1.00 |
| Charity | | | | | — | | 1.00 |
| Recreation | 1.05 | 2.80 | | | 3.85 | | 42.50[7] |
| Pocket money: Daughter and third son | | | | | — | | 10.00 |
| Car fare | .30 | .35 | .20 | | .85 | | 3.50 |
| Gifts | | | | | — | | 20.00 |
| Total expenditures, 9 weeks, actually recorded | | | | | $200.69 | | |
| Total income, 9 weeks, actually recorded | | | | | 261.00 | | |
| Balance | | | | | $ 60.31 | | |
| Total expenditures, one year, partly estimated | | | | | | | $1,178.00 |
| Total income, one year, partly estimated | | | | | | | 1,246.88 |
| Balance | | | | | | | $ 68.88 |

[1] One week only.
[2] Actually recorded.
[3] Water rent.
[4] Kitchen papered.
[5] Included under dairy products.
[6] Furniture insurance.
[7] Vacation trip to Atlantic City for father, mother, and two youngest children, $30; Sunday outings, $10; moving pictures, $2.50.

## FAMILY NO. 10.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 46 | Upholstery weaver in tapestry works. |
| Mother | 45 | Housekeeper. |
| First daughter | 21 | Knitter and "topper learner" in hosiery mill. |

| Member. | Age, Years. | Occupation. |
|---|---|---|
| First son | 19 | Knitter in hosiery mill. |
| Second son | 17 | Knitter in hosiery mill. |
| Third son | 11 | In school. |
| Second daughter | 7 | In school. |

Young woman boarder and lodger for 50 weeks of the first period of the account. Paid $4 per week.

*Type of Family.*—Mr. and Mrs. G. are Scotch. They are earnest, hard-working, and thrifty. Both are Socialists, and are pronounced in their views on social questions.

*The Account.*—The budget of this family covers two periods,—one of a year (March 21, 1913–March 19, 1914), and one of thirty-one weeks (February 5–September 9, 1915).

During the first period Mrs. G. kept her expenditure account as follows: she kept a daily record of all expenditures for the first eight weeks; for the next four weeks she recorded the total amount spent for food; for the remainder of the year she gave the food expenditure in round numbers; she kept a record of the total expenditure for clothing for the year, itemizing this for the last six months; she also kept a record of all extraordinary expenditures for the year. Since the account was not kept in the form of a daily record after the first eight weeks, most of the items of expenditure for this period are entered in the table under yearly totals only. Mrs. G. kept a record in detail of income for the entire year.

During the second period Mrs. G. kept a careful record of all expenditure items, day by day, and she kept her income record in detail.

*Income.*—When this family's account was begun (March 21, 1913), Mr. G. was at home, ill. In May he was obliged to go to a hospital to be operated upon, and was unable to return to work until June. From that time he worked steadily—except for a two weeks' vacation in August—until the following February, when a slack season set in. From the time he returned to work after his illness until the end of the first period for which the account was kept, Mr. G.'s average earnings were $11.80 per week.

At the beginning of the first period, the first son and the second son were knitter's "helpers" in a hosiery mill; the first son was earning about $7.50 per week; the second son, about $8.50. Since the early part of August, 1913, these sons have been knitters. From the time they became knitters until the end of the first period, they earned an average of $14.71 per week and $13.38 per week, respectively. The daughter, as a knitter and "topper

learner" in a hosiery mill, earned, during the first period, an average of $9.12 per week.

During the second period the father's wages averaged $11.04 per week; the first son's, $7.46; the second son's, $7.55; and the daughter's, $8.87.

*House.*—The family occupies a brick house of six rooms and a bath, with a toilet in the yard. It is heated by a hot air furnace, and has both a coal range and a gas range for cooking. The rent is $14 per month. The house is neat and comfortable, but is plainly furnished. One notes the absence of ornaments and knickknacks,—the kind of thing with which Kensington women have a tendency to overload their homes.

*Food.*—The food expenditure for the first period averaged about $13.50 per week, in round numbers, and was well above the weekly allowance of the Fall River "fair standard," which, for this family, would be as follows:[1]

| | |
|---|---|
| Father | $ 1.82 |
| Mother | 1.46 |
| First daughter | 1.46 |
| First son | 1.82 |
| Second son | 1.82 |
| Third son | 1.09 |
| Second daughter | .91 |
| Young woman boarder | 1.46 |
| Total | $11.84 |

In the food account, "baked goods" make a considerable item. Mrs. G. formerly did her own baking, but has not been able to do much of it of late years. She buys daily from the baker one large loaf of bread for eight cents, and breakfast rolls and cakes for fifteen cents.

For the second period the food expenditure averaged $12.61 per week. There was no boarder during this period.

The following menu for one week of the first period, shows a substantial and well-selected diet.

MENU FOR ONE WEEK IN THE SPRING OF 1913.

*Saturday.*

Breakfast: Bacon and eggs, rolls, tea, corn flakes and milk.
Dinner: Vegetable soup, potatoes, meat from soup, bread, tea.
Supper: Potato salad, cold meat, bread, cake, tea.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

*Sunday.*

Breakfast: Half smokes, eggs boiled for those who do not like half smokes, bread and butter, tea, coffee.

Dinner: Vegetable soup from Saturday, roast shoulder of mutton, fried potatoes from Saturday, one can peas, bread and butter, tea.

Supper: Cold mutton with sauce, bread, cake, tea.

*Monday.*

Breakfast: Corn flakes with milk, rolls, boiled eggs, bread, tea.

Dinner: Stewed beef with peas, bread, milk, tea.

Supper: Steamed potatoes with onions, beefsteak, eggs, bread and butter, jelly, tea.

*Tuesday.*

Breakfast: Corn flakes, eggs, bread, milk, tea, rolls.

Dinner: Fried potatoes, stewed apples, herring, bread and butter, milk, tea.

Supper: Meat cakes, potatoes boiled and salad, bread and butter, jelly, tea.

*Wednesday.*

Breakfast: One-fourth pound bacon, eggs, corn flakes and milk, bread, rolls, tea.

Dinner: Fried potatoes, rice pudding with milk, bread and butter, tea, milk.

Supper: Baked beans with pork, potatoes, stewed apricots, bread and butter, jelly, tea.

*Thursday.*

Breakfast: Corn flakes with milk, eggs boiled, bread and butter, rolls, tea.

Dinner: Beef liver fried, rice pudding from Wednesday, bread and butter, milk, tea.

Supper: Pot roast of beef (2 pounds), boiled cabbage, potatoes mashed, bread and butter, jelly, tea.

*Friday.*

Breakfast: Corn flakes and milk, rolls, Bologna, bread and butter, tea.

Dinner: Stewed tomatoes, fried potatoes, 1 can corn, pie, bread, tea.

Supper: Pork chops, potato salad, corn from dinner, bread and butter, cheese, tea.

*Clothing.*—For the year of the first period of the account, this family spent a total of $515 for clothing,—the mother's share of $90 and the first daughter's share of $150 being particularly large. The father's share was only $30, the smallest in the family. The clothing allowance for this family, according to the Fall River "fair standard," would be as follows:[1]

| | |
|---|---|
| Father | $ 45.75 |
| Mother | 33.75 |
| First daughter | 63.80 |
| First son | 50.50 |
| Second son | 50.50 |
| Third son | 30.55 |
| Second daughter | 16.85 |
| Total | $291.70 |

[1] 61st Congress, 2d Session, Senate Document No. 645, *op. cit.*, pp. 239, 240, 243.

*Pocket Money.*—The sons give over their wages to their mother, and she gives them back "fifteen cents on the dollar for spending money," besides many "extras," especially on holidays. Mrs. G. says she is afraid the boys will not want to work unless she gives them plenty of "spending money." The daughter gives over her wages to her mother, and receives seventy-five cents per week for "spending money." Out of this she makes her church contributions and pays for her recreation. Twelve weeks before the close of the first period, Mrs. G. started to give this daughter fifty cents per week toward a savings fund, in addition to the seventy-five cents "spending money" per week. The father's regular "spending money" is $1.50 per week. When not working full time, he receives less.

*Coöperative Association.*—When the Kensington coöperative store went out of business in March, 1914, Mrs. G. lost her share of $20. She received no dividends during the year. The only benefit which she had from the association was the privilege of buying her coal at wholesale price.

*Standard of Living.*—The family income was sufficient, during the year of the first period, to permit of a comfortable standard, as well as to furnish a surplus to be laid by. Mr. and Mrs. G. started bank accounts in the latter part of August, 1913, each depositing $150. Mrs. G. also made a practice of keeping $50 in the house for cases of emergency. Almost immediately after the close of the first period, hard times came on. Work was very slack in the summer of 1914 and in the following fall and winter. Early in 1915,—ten months after the close of the first period,—Mrs. G. told the investigator that nothing had been added to the bank accounts, and that the $50 which she had kept in the house had been used up long ago. The problem now was to make ends meet during a period of so much enforced idleness. Mr. G., in speaking of the year for which his wife had kept the account, remarked: "That was the best year we ever had; work was better, and income steadier. We spent more on our table that year, and lived better than we had ever lived before. It is not fair to judge of our way of living by that year alone." It was because of the fact that the first period had been so exceptionally prosperous, that Mrs. G. suggested keeping a record over another period. The tables for the second period of thirty-one weeks follow immediately after those of the first period of one year.

## ACCOUNT FOR FIRST PERIOD.

### INCOME.

One Year (52 Weeks or 364 Days), March 21, 1913–March 19, 1914, Actually Recorded Income.

Amounts are recorded for bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Father, Wages. | | First Daughter, Wages. | | First Son, Wages. | | Second Son, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Mar. 21, 1913 . | —[1] | Mar. 21, 1913. | $6.00 | Mar. 21, 1913. | $13.50 | Mar. 21, 1913. | $17.00 |
| | —[1] | | 13.30 | | 15.00 | | 16.00 |
| April 18..... | —[1] | April 18..... | 20.15 | April 18..... | 15.00 | April 18..... | 17.00 |
| | —[1] | | 20.50 | | 15.00 | | 17.00 |
| May 16..... | —[1] | May 16..... | 20.50 | May 16..... | 15.00 | May 16..... | 17.00 |
| | —[1] | | 16.26 | | 14.50 | | 15.00 |
| June 13..... | $28.00 | June 13..... | 20.50 | June 13..... | 15.00 | June 13..... | 17.00 |
| | 28.00 | | 20.50 | | 15.00 | | 17.00 |
| July 11..... | 28.00 | July 11..... | 20.50 | July 11..... | 15.00 | July 11..... | 17.00 |
| | 28.00 | | 10.25 | | 15.00 | | 17.00 |
| Aug. 8..... | —[2] | Aug. 8..... | 20.50 | Aug. 8..... | 25.00 | Aug. 8..... | 27.00 |
| | 34.00 | | 15.37 | | 27.50 | | 27.00 |
| Sept. 5..... | 32.00 | Sept. 5..... | 20.50 | Sept. 5..... | 28.99 | Sept. 5..... | 27.16 |
| | 31.00 | | 20.50 | | 29.85 | | 27.60 |
| Oct. 3..... | 28.93 | Oct. 3..... | 20.50 | Oct. 3..... | 28.05 | Oct. 3..... | 27.35 |
| | 36.00 | | 20.50 | | 31.17 | | 27.40 |
| Oct. 31..... | 13.27 | Oct. 31..... | 15.40 | Oct. 31..... | 28.15 | Oct. 31..... | 24.83 |
| | 27.50 | | 20.50 | | 32.00 | | 26.00 |
| Nov. 28..... | 18.60 | Nov. 28..... | 10.25 | Nov. 28..... | 24.80 | Nov. 28..... | 21.75 |
| | 32.50 | | 20.50 | | 32.67 | | 28.50 |
| Dec. 26..... | 29.44 | Dec. 26..... | 20.50 | Dec. 26..... | 31.72 | Dec. 26..... | 25.28 |
| | 19.41 | | 20.50 | | 31.30 | | 28.55 |
| Jan. 23, 1914 . | 22.35 | Jan. 23, 1914. | 20.50 | Jan. 23, 1914. | 30.83 | Jan. 23, 1914. | 27.68 |
| | 4.85 | | 18.80 | | 26.99 | | 25.78 |
| Feb. 20..... | 30.25 | Feb. 20..... | 20.50 | Feb. 20..... | 31.00 | Feb. 20..... | 29.55 |
| | —— | | 20.50 | | 30.67 | | 26.86 |
| | $472.10 | | $474.28 | | $618.69 | | $595.29 |

[1] Ill. [2] No work.

### Income from all Sources.

| | |
|---|---|
| Father, wages | $ 472.10 |
| First daughter, wages | 474.28 |
| First son, wages | 618.69 |
| Second son, wages | 595.29 |
| Young woman boarder and lodger, 50 weeks @ $4.00 | 200.00 |

| | | |
|---|---|---|
| Sick benefits, 10 weeks @ $2.50 | | 25.00 |
| Labor union: | | |
| 2 weeks @ $5.00 | $10.00 | |
| 4 weeks @ $3.50 | 14.00 | 24.00 |
| Total income, one year, actually recorded | | $2,409.36 |

## ACCOUNT FOR FIRST PERIOD.

### EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 21, 1913–MARCH 19, 1914, PARTLY ESTIMATED EXPENDITURES.

| Item. | Amount. | | | One Year, Partly Estimated. | |
|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | March 21, 1913 | April 18 | May 16 | Total. | Total. |
| *House:* | | | | | |
| Rent | $14 per month | | | $168.00[1] | |
| Fuel and light | | | $19.60[2] | 45.60 | $213.60 |
| *Food:* Meats | $11.97 | $11.91 | | | |
| Dairy products | 10.44 | 14.52 | | | |
| Eggs | 2.48 | 2.94 | | | |
| Staples | 1.64 | 3.60 | | | |
| Vegetables | 4.70 | 4.47 | | | |
| Fruits | 4.43 | 6.42 | | | |
| Cereals | .50 | .60 | | | |
| Baked goods | 8.12 | 9.66 | | | |
| Beverages | .40 | 1.35 | | | |
| Miscellaneous | 2.98 | 4.26 | | | |
| *Food Total* | 47.66 | 59.73 | 48.80[3] | | 696.19[4] |
| *Household Expenses:* | | | | | |
| Furniture | | | | 24.75 | |
| Furnishings | .60 | | | 29.80 | |
| General supplies[5] | 2.29 | 2.49 | 1.84 | 40.15[1] | |
| Laundry | | | | 31.20 | 125.90 |
| *Clothing:* | | | | | |
| Father | | | | 30.00[1] | |
| Mother | | | | 90.00[1] | |
| First daughter | | | | 150.00[1] | |
| First son | | | | 75.00[1] | |
| Second son | | | | 80.00[1] | |
| Third son | | | | 50.00[1] | |
| Second daughter | | | | 40.00[1] | 515.00[1] |
| Medical attention | | | | | 38.25[1] |
| Insurance | | | | | 55.70[1] |
| *Dues:* | | | | | |
| Lodge | | | | 47.32[1] | |
| Union | | | | 45.30[1] | |
| Strike assessments | | | | 2.72[1] | |
| Settlement club | | | | 1.20[1] | 96.54[1] |
| Reading matter | | | | | 15.00 |
| Church | | | | | 3.60 |
| Charity | | | | | .36[1] |
| Recreation | | | | | 50.00 |
| Pocket money: Father and children | | | | | 275.00 |
| Car fare | | | | | 15.00 |
| Gifts | | | | | 6.39 |
| Total expenditures, one year, partly estimated | | | | | $2,106.53 |
| Total income, one year, actually recorded | | | | | 2,409.36 |
| Balance | | | | | $ 302.83 |

SAVINGS.

| | | | | | |
|---|---|---|---|---|---|
| Savings fund society: | | | | | |
| Father | | | | $150.00 | |
| Mother | | | | 150.00 | |
| First daughter | | | | 6.00 | |
| Total | | | | | $306.00 |

[1] Actually recorded.
[2] Four tons pea coal.
[3] Food expenditure not itemized for these 4 weeks. Father in hospital during this period.
[4] Twelve weeks, actually recorded expenditure, and 40 weeks, estimated at $13.50 per week.
[5] The store slips for these were kept throughout the year.

## ACCOUNT FOR FIRST PERIOD.

### CLOTHING FOR TWENTY-SIX WEEKS, SEPTEMBER 19, 1913–MARCH 19, 1914.

**Father.**

| | |
|---|---|
| Trousers | $ 2.00 |
| Sweater | 3.75 |
| Shoe repairs | .50 |
| Slippers | 1.00 |
| Socks | .25 |
| Underwear | 6.50 |
| Suspenders | .25 |
| Handkerchiefs | .10 |
| | $14.35 |

**Mother.**

| | |
|---|---|
| Dress | $ 9.50 |
| Dress goods | 2.35 |
| Waists (4) | 2.39 |
| Hat | 3.00 |
| Shoes (2 prs.) | 6.00 |
| Shoe repairs | .50 |
| Stockings | 1.13 |
| Underwear | 5.18 |
| Making underwear | .75 |
| Underskirt | .49 |
| Corsets (1 pr.) | 3.50 |
| Lace collar | .39 |
| Tie | .10 |
| Aprons (4) | 1.03 |
| Pocketbook | .50 |
| Hand bag | 1.50 |
| | $38.31 |

**First Daughter.**

| | |
|---|---|
| Coat | $10.98 |
| Suit | 12.95 |
| Alteration | .25 |
| Dress | 11.10 |
| Dress goods | 1.08 |
| Making dress | 2.35 |
| Trimming dress | .55 |
| Skirt | 3.75 |
| Skirt, working | 1.98 |
| Waists (8) | 9.40 |
| Hat | 4.75 |
| Hat, working | 1.10 |
| Hat pin | .50 |
| Shoes (2 prs.) | 7.00 |
| Shoe repairs | .15 |
| Stockings | 1.50 |
| Rubbers | .65 |
| Underwear | 7.01 |
| Underskirts (2) | 2.98 |
| Apron | .50 |
| Handkerchiefs | 1.80 |
| Pendant and chain | 9.00 |
| | $91.23 |

**First Son.**

| | |
|---|---|
| Suit | $11.00 |
| Cap | 1.00 |
| Shoes (2 prs.) | 6.50 |
| Shoe repairs | .95 |
| Socks | .38 |
| Shirt | 1.00 |
| Collar | .13 |
| Underwear | 2.80 |
| | $23.76 |

**Second Son.**

| | |
|---|---|
| Overcoat | $10.00 |
| Suit | 10.50 |
| Trousers | 3.50 |
| Caps (2) | 2.00 |
| Shoes (2 prs.) | 6.00 |
| Shoe repairs | 1.25 |
| Slippers | .75 |
| Socks | .37 |
| Underwear | 3.00 |
| Collars | .25 |
| Tie | .50 |
| Tie holder | 1.00 |
| Scarf pin | 1.75 |
| | $40.87 |

**Third Son.**

| | |
|---|---|
| Suit | $ 5.50 |
| Cap | .50 |
| Shoes (2 prs.) | 5.00 |
| Shoe repairs | 1.75 |
| Stockings | 1.00 |
| Rubbers | .75 |
| Sweater | 2.00 |
| Underwear | 1.25 |
| Suspenders | .25 |
| Collar | .25 |
| Tie | .25 |
| Handkerchief | .15 |
| | $18.65 |

**Second Daughter.**

| | |
|---|---|
| Coat | $ 5.95 |
| Spring coat | 1.98 |
| Dresses (3) | 5.96 |
| Guimpes (2) | .50 |
| Hat | 1.98 |
| Shoes (4 prs.) | 7.25 |
| Shoe repairs | 2.20 |
| Slippers | .85 |
| Stockings | 1.25 |
| Underwear | 1.05 |
| Muslin | .30 |
| Ribbon | .75 |
| Gingham | 1.00 |
| Apron goods | .30 |
| | $31.32 |

### Vacations, June–August, 1913.

| | |
|---|---|
| Atlantic City—father and mother | $ 4.00 |
| Country (3 days)—first daughter | 5.00 |
| Atlantic City—father, mother, third son, and second daughter | 5.50 |
| New London, Conn.—father, third son, and second daughter | 26.00 |
| Wilmington, Del.—mother, boat ride | 1.00 |
| Total | $41.50 |

## ACCOUNT FOR SECOND PERIOD.

### INCOME.

THIRTY-ONE WEEKS, FEBRUARY 5–SEPTEMBER 9, 1915, ACTUALLY RECORDED INCOME.

Amounts are recorded for bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Father, Wages. | | First Daughter, Wages. | | First Son, Wages. | | Second Son, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Feb. 5, 1915[1]. | $ 12.00 | Feb. 5, 1915[1]. | $20.41 | Feb. 5, 1915. | $ 9.25 | Feb. 5, 1915. | $12.06 |
| | 22.00 | | 20.80 | | 18.10 | | 21.30 |
| Mar. 5..... | 26.00 | Mar. 5..... | 20.50 | Mar. 5..... | 17.00 | Mar. 5..... | 20.26 |
| | —— | | 19.50 | | 4.00 | | 14.70 |
| April 2..... | 20.00 | April 2..... | 13.30 | April 2..... | 14.25 | April 2..... | 16.75 |
| | 32.00 | | 15.40 | | 6.20 | | 14.40 |
| April 30..... | 21.00 | April 30..... | 20.00 | April 30..... | 15.00 | April 30..... | —— |
| | 23.50 | | 19.70 | | 12.00 | | 4.50 |
| May 28..... | 30.40 | May 28..... | 14.80 | May 28..... | 19.00 | May 28..... | 3.90 |
| | 30.25 | | 15.35 | | 17.80 | | 18.00 |
| June 25..... | 26.00 | June 25..... | 20.00 | June 25..... | 21.00 | June 25..... | 14.15 |
| | 24.50 | | 16.90 | | 19.30 | | 12.70 |
| July 23..... | 30.50 | July 23..... | 19.26 | July 23..... | 18.05 | July 23..... | 16.00 |
| | 22.00 | | 19.50 | | 9.00 | | 24.00 |
| Aug. 20..... | 22.10 | Aug. 20..... | 19.50 | Aug. 20..... | 16.00 | Aug. 20..... | 25.00 |
| | | | | | 15.30 | | 16.20 |
| | $342.25 | | $274.92 | | $231.25 | | $233.92 |

[1] The account was started in a week in which the pay days of the father and the first daughter did not fall.

### INCOME FROM ALL SOURCES.

| | |
|---|---|
| Father, wages | $ 342.25 |
| First daughter, wages | 274.92 |
| First son, wages | 231.25 |
| Second son, wages | 233.92 |
| Third son, earnings | 1.00 |
| Total income, 31 weeks, actually recorded | $1,083.34 |

## ACCOUNT FOR SECOND PERIOD.

### EXPENDITURES.

THIRTY-ONE WEEKS, FEBRUARY 5–SEPTEMBER 9, 1915, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | Thirty-one Weeks, Actually Recorded. | |
|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Feb. 5, 1915 | Mar. 5 | April 2 | April 30 | May 28 | June 25 | July 23 | Aug. 20[1] | Total. | Total. |
| *House:* | | | | | | | | | | |
| Rent | $14 per month | | | | | | | | $112.00 | |
| Repairs | | $0.65 | | $0.35 | | | | | 1.00 | |
| Fuel and light | $1.50 | 1.25 | $2.25 | 2.25 | $1.75 | $1.75 | $1.75 | $1.50 | 14.00 | $127.00 |
| *Food:* Meats | 17.04 | 15.78 | 15.24 | 13.73 | 11.70 | 14.20 | 13.25 | 11.43 | 112.37 | |
| Dairy products | 7.41 | 8.50 | 9.00 | 9.90 | 9.96 | 10.51 | 10.24 | 5.91 | 71.43 | |
| Eggs[2] | | | | | | | | | | |
| Staples[3] | 9.36 | 9.76 | 9.52 | 7.83 | 5.65 | 5.61 | 5.09 | 4.63 | 57.45 | |
| Vegetables | 5.02 | 4.81 | 5.78 | 7.89 | 8.98 | 10.57 | 9.43 | 6.52 | 59.00 | |
| Fruits[4] | | | | | | | | | | |
| Cereals | .10 | .30 | .30 | .20 | | | .20 | | 1.10 | |
| Baked goods | 6.72 | 5.96 | 8.41 | 8.60 | 8.37 | 7.49 | 9.15 | 6.16 | 60.86 | |
| Beverages | .78 | .28 | .56 | | .35 | | | | 1.97 | |
| Miscellaneous | 1.98 | 2.01 | 2.71 | 1.81 | 2.72 | 5.63 | 6.23 | 3.73 | 26.82 | |
| *Food Total* | 48.41 | 47.40 | 51.52 | 49.96 | 47.73 | 54.01 | 53.59 | 38.38 | | 391.00 |
| *Household Expenses:* | | | | | | | | | | |
| Furniture | | | | | | | | | | |
| Furnishings | 2.89 | 1.75 | 4.56 | 1.05 | .59 | 2.58 | 1.70 | .55 | 15.67 | |
| General supplies | .25 | 1.00 | 1.50 | 1.88 | .37 | .77 | .34 | .94 | 7.05 | |
| Laundry | 2.26 | 2.24 | 2.26 | 2.18 | 2.26 | 2.93 | 2.05 | 1.62 | 17.80 | 40.52 |
| *Clothing:* | | | | | | | | | | |
| Father | 11.29 | .05 | 1.15 | 4.00 | .13 | 1.50 | .95 | | 19.07 | |
| Mother | .25 | | 7.70 | 10.87 | .80 | .80 | 3.00 | .87 | 24.29 | |
| First daughter | 2.77 | 7.13 | 7.50 | 13.48 | 6.10 | 1.85 | 4.08 | 2.70 | 45.61 | |
| First son | 14.65 | | 4.40 | | 1.50 | 1.53 | 2.26 | | 24.34 | |
| Second son | 1.05 | .91 | .27 | 14.50 | 3.50 | 2.68 | .51 | .60 | 24.02 | |
| Third son | .65 | 5.17 | 1.60 | 4.88 | .10 | 3.93 | 1.20 | .10 | 17.63 | |
| Second daughter | 2.69 | 10.16 | 4.41 | 3.32 | 3.80 | 1.30 | .70 | 1.41 | 27.79 | |
| Notions | .17 | .60 | .19 | .17 | .12 | .08 | .83 | .21 | 2.37 | 185.12 |
| Medical attention | .55 | 1.85 | 1.85 | 3.30 | 4.80 | 4.50 | 5.30 | .70 | | 22.85 |
| Insurance | 3.12 | 3.12 | 3.12 | 3.12 | 3.12 | 3.12 | 3.12 | 2.06 | | 23.90 |
| *Dues:* | | | | | | | | | | |
| Lodge | 3.16 | 6.60 | 2.05 | 2.05 | 8.60 | 1.10 | 1.50 | .50 | 25.56 | |
| Union | 1.50 | 3.75 | 1.00 | .80 | 2.90 | 1.95 | 1.00 | 1.10 | 14.00 | |
| Settlement club | 1.00 | | | | | | | | 1.00 | 40.56 |
| Reading matter | .82 | 1.78 | .75 | 1.05 | 1.00 | .97 | 1.12 | 1.52 | | 9.01 |
| Church | .35 | .85 | .56 | .49 | .47 | .32 | .25 | .25 | | 3.54 |
| Charity | | | | | 1.40 | .59 | .13 | .03 | | 2.15 |
| Recreation | 1.42 | 1.30 | .82 | .40 | 1.40 | 7.95 | 8.65 | 6.20 | | 28.14 |
| *Pocket money:* | | | | | | | | | | |
| Father | 6.50 | 4.00 | 6.25 | 6.00 | 10.25 | 11.50 | 15.00 | 8.50 | 68.00 | |
| First daughter | 3.50 | 3.00 | 2.60 | 3.00 | 5.90 | 4.35 | 3.00 | 1.55 | 26.90 | |
| First son | 5.96 | 4.70 | 5.50 | 4.75 | 8.30 | 7.60 | 8.15 | 6.85 | 51.81 | |
| Second son | 5.70 | 5.75 | 4.75 | 1.30 | 1.50 | 2.50 | .05 | 4.00 | 25.55 | |
| Third son | .20 | .23 | .30 | .23 | .20 | .78 | .46 | .38 | 2.78 | |
| Second daughter | .23 | .11 | .12 | .12 | .12 | .37 | .31 | .24 | 1.62 | 176.66 |
| Car fare | 1.38 | 1.40 | .95 | 1.68 | 1.80 | 2.50 | 2.25 | .70 | | 12.66 |
| Gifts | 2.00 | | | | .10 | | .90 | | | 3.00 |
| Cemetery lot | | | | | 20.00 | 10.00 | 20.00 | 15.00 | | 65.00 |
| Sundries | .35 | .19 | .30 | | | | | | | .84 |
| Total expenditures, 31 weeks, actually recorded | | | | | | | | | | $1,131.95 |
| Total income, 31 weeks, actually recorded | | | | | | | | | | 1,083.34 |
| Deficit | | | | | | | | | | |

SAVINGS.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Savings fund society: | | | | | | | | | | |
| Deposits | | None | | | | | | | None | |
| Withdrawals | 20.00 | | 5.00 | 25.00 | | | | | $50.00 | |
| Total amount withdrawn, 31 weeks | | | | | | | | | | $ 50.00 |

[1] Three weeks only.
[2] Included under dairy products.
[3] These are groceries.
[4] Included under vegetables.

## ACCOUNT FOR SECOND PERIOD.

### CLOTHING FOR THIRTY-ONE WEEKS, FEBRUARY 5–SEPTEMBER 9, 1915.

**Father.**

| | |
|---|---|
| Suit | $10.00 |
| Cap | .50 |
| Shirts (3) | 2.00 |
| Shoes (1 pr.) | 3.50 |
| Shoe repairs | .90 |
| Socks | .13 |
| Underwear | 1.69 |
| Collars | .35 |
| | $19.07 |

**Mother.**

| | |
|---|---|
| Dress | $ 1.85 |
| Dress goods | 2.80 |
| Making and trimming | 3.90 |
| Ribbon belts | .62 |
| Waist | .65 |
| Waist goods | 1.30 |
| Lace and buttons | .17 |
| Lace and muslin | .42 |
| Underwear | 4.55 |
| Corsets (1 pr.) | 3.00 |
| Shoes (1 pr.) | 3.00 |
| Shoe repairs | .60 |
| Stockings | .38 |
| Gloves | .45 |
| Aprons (2) | .50 |
| Dust cap | .10 |
| | $24.29 |

**First Daughter.**

| | |
|---|---|
| Coat | $ 3.98 |
| Dress goods | 4.50 |
| Trimmings | .40 |
| Lace | .71 |
| Making and trimming | 3.50 |
| Dress goods | .25 |
| Making | 2.44 |
| Skirt | .90 |
| Skirt | 2.00 |
| Waist | 1.25 |
| Waist goods | .46 |
| House dress | .59 |
| Hat | 2.00 |
| Hat | 4.00 |
| Shoes (2 prs.) | 5.50 |
| Shoe repairs | 1.40 |
| Stockings | .95 |
| Gloves (2 prs.) | 1.00 |
| Underwear | 6.67 |
| Underskirts | 1.48 |
| Ribbon | .25 |
| Nightgown | .69 |
| Handkerchiefs | .34 |
| Apron | .25 |
| Side combs | .10 |
| | $45.61 |

**First Son.**

| | |
|---|---|
| Suit | $11.00 |
| Caps (2) | 1.50 |
| Shoes (1 pr.) | 3.00 |
| Shoe repairs | 2.60 |

**First Son.—*Continued.***

| | |
|---|---|
| Socks | .51 |
| Shirts | 1.44 |
| Collars | .49 |
| Underwear | 2.05 |
| Tie | .25 |
| Handkerchiefs | .25 |
| Sleeve garter | .25 |
| Sundries | 1.00 |
| | $24.34 |

**Second Son.**

| | |
|---|---|
| Suit | $10.00 |
| Hat | 2.00 |
| Cap | 1.00 |
| Shoes | 3.50 |
| Shoe repairs | 2.05 |
| Socks | 1.06 |
| Underwear | .75 |
| Shirts (2) | 1.73 |
| Collars | .13 |
| Tie | .50 |
| Belt | .50 |
| Handkerchiefs | .10 |
| Garters | .45 |
| Umbrella repaired | .25 |
| | $24.02 |

**Third Son.**

| | |
|---|---|
| Suit | $ 4.00 |
| Cap | .25 |
| Shoes (2 prs.) | 4.50 |
| Shoe repairs | 2.85 |
| Stockings | 1.00 |
| Trousers | 1.00 |
| Shirts (4) | 2.00 |
| Underwear | 1.10 |
| Collars | .12 |
| Ties (2) | .20 |
| Belt | .15 |
| Elastic | .06 |
| Bathing pants | .10 |
| Hair cuts | .30 |
| | $17.63 |

**Second Daughter.**

| | |
|---|---|
| Dresses (8) | $ 8.32 |
| Lawn for skirt | .36 |
| Ribbon | 2.55 |
| Hat | 1.98 |
| Shoes (4 prs.) | 8.00 |
| Shoe repairs | 1.65 |
| Stockings | 2.00 |
| Belt | .10 |
| Sweater | .75 |
| Underwear | 1.24 |
| Elastic | .11 |
| Rubbers | .50 |
| Gingham | .08 |
| Pins | .05 |
| Bathing cap | .10 |
| | $27.79 |
| Notions | $ 2.37 |

## FAMILY NO. 11.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 41 | Driver of a brewery wagon. |
| Mother | 37 | Housekeeper. |
| Son | 17 | Sorter in tannery. |
| First daughter | 16 | Looper in hosiery mill. |
| Second daughter | 12 | In school. |

*Type of Family.*—Mr. and Mrs. E. were both born in this country, of German parents. They are of the Roman Catholic faith. This family is not of the thrifty type, but, on the contrary, is rather careless with regard to money matters.

*The Account.*—The account for this study was kept for a year (October 4, 1913–October 2, 1914).

*Income.*—The father is employed by a brewing company. He has his own delivery route, and is paid a twenty-five per cent. commission on all the beer that he sells. He gives his wife regularly $14 per week; whatever he earns above this amount, he considers his own. He sometimes makes his wife "gifts" out of his own money when the household fund is running low. The son earns $7 per week; he gives over his wages to his mother. The older daughter is paid on a piecework scale, and earns, as a rule, from $4 to $5.25 per week. She also gives over her wages to her mother. In this family's account, the earnings of the different members have not been kept separately.

*House.*—The family occupies a brick house which rents for $14 per month. It has six rooms, a shed, and an outside toilet; there is a bathtub in one of the bedrooms. The house is heated by a hot air furnace. The cooking is done entirely on the coal range; there is no gas, either for cooking or for lighting purposes. The house is dingy, and is badly in need of repairs and papering. Mrs. E. says she cannot get the landlord to make any improvements. Most of the furniture in the house—including the hair cloth set in the parlor—is old. Altogether, this home has not a very cheerful air. During the year of the account Mrs. E. was buying several new articles of furniture.

*Food.*—The food expenditure for the year was $610.78, making an average of $11.75 per week. The Fall River "fair standard" weekly food allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $1.82 |
| Mother | 1.46 |
| Son | 1.82 |
| First daughter | 1.46 |
| Second daughter | 1.09 |
| Total | $7.65 |

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

This family was therefore far above the Fall River standard with regard to its food expenditure.

*Clothing.*—The clothing expenditure for the year was $263.64. The Fall River "fair standard" clothing allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $ 45.75 |
| Mother | 33.75 |
| Son | 50.50 |
| First daughter | 37.00 |
| Second daughter | 25.35 |
| Total | $192.35 |

In clothing expenditure, therefore, as well as in food expenditure, this family was far above the Fall River standard.

*Medical Attention.*—Mrs. E. was confined to her bed for seven weeks in October and November, 1913, as the result of a fall from a street car. During these weeks she had a physician every day. She was ill again for several weeks in the spring of 1914. Her bills for physician and medicine made up most of the total of $106.27 recorded under Medical Attention. As the income table shows, Mrs. E. received some assistance in the way of sick benefits from lodges.

*Pocket Money.*—The son and the older daughter receive liberal allowances of "pocket money." The son's allowance has been $2 per week since the beginning of 1914; the older daughter's allowance runs fifty cents, seventy-five cents, and $1 per week. The younger daughter is given twenty-five cents each week, besides "extras when she goes anywhere." The total amount of "pocket money" given to the three children during the year was $147.87.

*Standard of Living.*—The income for the year was $1,629.70; the expenditures were $1,772.05, leaving a deficit of $142.35. The entire income of this family each year goes to meet current expenses; Mr. and Mrs. E. do not carry a savings account. Physician's bills made an extra drain upon the income during the year of the account, but these alone were not responsible for the large deficit. This family spends an unusually large amount for food. "I have to give my family good food," Mrs. E. said to the investigator; "they won't stand for anything else; they have to have meat three times

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 240, 243.

a day, and you know how meat costs." A tendency of Mrs. E.'s to buy things on the installment plan, also helps explain her over-expenditure. During the year of the account she bought a buffet, a brass bed, a rug, a quilt, window curtains, a mesh bag, and many articles of clothing, on the installment plan. The last time the investigator called at this home, Mrs. E. was beginning to be worried over the fact that she was getting so deeply into debt. This family had the largest deficit of any of the families studied.

### INCOME.

ONE YEAR (52 WEEKS OR 364 DAYS), OCTOBER 4, 1913–OCTOBER 2, 1914, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Father, Son, and First Daughter, Wages. | | Father, Son, and First Daughter, Wages. | | Father, Son, and First Daughter, Wages. | | Father, Son, and First Daughter, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Oct. 4, 1913 | $32.00 | Jan. 10, 1914 | $22.00 | April 18, 1914 | $39.00[2] | July 25, 1914 | $ 21.00 |
| | 30.00 | | 30.00 | | 27.00 | | 26.00 |
| | 32.00 | Jan. 24 | 27.00 | | 32.00 | Aug. 8 | 31.00 |
| | 34.00 | | 29.00 | | 32.00 | | 29.00 |
| Nov. 1 | 28.00 | | 39.00 | May 16 | 31.00 | | 27.00 |
| | 27.00 | | 28.00 | | 23.00 | | 20.00 |
| | 28.00 | Feb. 21 | 32.00 | | 38.50 | Sept. 5 | 32.00 |
| | 40.00 | | 35.00 | | 29.30 | | 30.00 |
| Nov. 29 | 29.00 | | 27.00 | June 13 | 31.35 | | 27.00 |
| | 32.00 | | 29.00 | | 26.00 | | 29.80 |
| | 40.00 | Mar. 21 | 31.00 | | 32.75 | | |
| | 46.00 | | 21.00 | | 30.00 | | $1,581.70 |
| Dec. 27 | 32.00 | | 38.00 | July 11 | 26.00 | | |
| | 28.00 | | 36.00[1] | | 29.00 | | |

[1] Includes $11, "gift from husband."

[2] Includes $10, "gift from husband."

### INCOME FROM ALL SOURCES.

| | | |
|---|---|---|
| Father, son, and first daughter, wages | | $1,581.70 |
| Sick benefits: | | |
| 5 weeks @ $4.00 | $20.00 | |
| 3 weeks @ $6.00 | 18.00 | 38.00 |
| Gift from grandmother to second daughter | | 10.00 |
| Total income, one year, actually recorded | | $1,629.70 |

## EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), OCTOBER 4, 1913–OCTOBER 2, 1914, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | | | | | | One Year, Actually Recorded. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Oct. 4, 1913 | Nov. 1 | Nov. 29 | Dec. 27 | Jan. 24, 1914 | Feb. 21 | Mar. 21 | April 18 | May 16 | June 13 | July 11 | Aug. 8 | Sept. 5 | Total. | Total. |
| *House:* | | | | | | | | | | | | | | | |
| Rent | $14 per month | | | | | | | | | | | | | $168.00 | |
| Fuel and light | $8.59 | $2.32 | $6.69 | | $6.72 | $0.79 | $0.84 | $1.50 | $1.83 | $0.42 | $0.12 | | $5.10 | 34.92 | $ 202.92 |
| *Food:* Meats | 21.36 | 25.42 | 22.20 | $14.94 | 16.89 | 17.13 | 17.31 | 17.52 | 19.88 | 15.67 | 15.00 | $12.98 | 16.71 | 233.01 | |
| Dairy products | 4.16 | 4.53 | 5.04 | 3.31 | 3.02 | 4.00 | 4.04 | 3.97 | 3.25 | 3.04 | 3.11 | 3.53 | 2.89 | 47.89 | |
| Eggs | 1.92 | 2.49 | 1.51 | 2.03 | 1.37 | 1.09 | 1.89 | 2.72 | .89 | .96 | 1.00 | .96 | 1.35 | 20.18 | |
| Staples | 10.21 | 7.49 | 5.80 | 7.70 | 6.42 | 6.36 | 4.82 | 6.33 | 4.70 | 6.74 | 4.01 | 4.11 | 5.16 | 79.85 | |
| Vegetables | 8.89 | 3.24 | 3.45 | 4.95 | 3.55 | 6.23 | 4.92 | 7.79 | 5.87 | 3.51 | 1.86 | 3.98 | 3.14 | 61.38 | |
| Fruits | 2.54 | 3.41 | 3.69 | 2.70 | 2.78 | 3.00 | 2.94 | 2.62 | 3.26 | 2.97 | 2.30 | 3.56 | 5.31 | 41.08 | |
| Cereals | | | | | | | | | | | | | | | |
| Baked goods | 7.08 | 6.05 | 7.32 | 7.04 | 6.95 | 6.95 | 5.92 | 6.67 | 6.10 | 5.75 | 5.18 | 3.55 | 5.66 | 80.22 | |
| Beverages | .75 | 1.95 | 1.20 | 2.90 | .95 | 1.35 | 2.00 | 1.70 | 1.20 | .30 | 1.50 | 1.35 | 1.70 | 18.85 | |
| Miscellaneous | 4.10 | 1.39 | 1.68 | .88 | .95 | .93 | 1.74 | 2.77 | 2.02 | 4.20 | 2.39 | 2.40 | 2.87 | 28.32 | |
| *Food Total* | 61.01 | 55.97 | 51.89 | 46.45 | 42.88 | 47.04 | 45.58 | 52.09 | 47.17 | 43.14 | 36.35 | 36.42 | 44.79 | | 610.78 |
| *Household Expenses:* | | | | | | | | | | | | | | | |
| Furniture | | | | 2.75 | 7.50 | 11.00 | 5.50 | 4.00 | 4.50 | | | | | 35.25 | |
| Furnishings | 6.51 | 5.50 | 2.50 | 3.48 | 3.35 | .93 | .50 | .65 | 2.60 | 3.00 | .50 | .60 | .85 | 30.97 | |
| General supplies | 3.90 | .35 | 8.70 | .65 | 2.75 | 1.90 | 2.70 | .53 | 1.00 | .85 | .62 | .28 | 1.20 | 25.43 | |
| Laundry | 1.58 | 2.46 | 5.34 | 1.56 | 2.70 | 2.36 | 3.44 | 3.87 | 2.80 | 3.00 | 3.02 | 2.00 | 1.96 | 36.09 | 127.74 |
| *Clothing:* Father and son | | | | | | | | | | | | | | 91.21 | |
| Mother and two daughters | | | | | | | | | | | | | | 172.43 | |
| *Clothing Total* | 36.58 | 24.41 | 39.65 | 10.15 | 12.64 | 22.68 | 11.75 | 31.76 | 18.76 | 16.40 | 12.18 | 13.80 | 12.88 | | 263.64 |
| Medical attention | 18.85 | 15.85 | 3.90 | 1.50 | 5.00 | 10.85 | 24.40 | 5.50 | 2.77 | 4.50 | 2.50 | 2.70 | 7.95 | | 106.27 |
| Insurance | 10.85 | 11.00 | 11.65 | 8.65 | 12.35 | 13.20 | 11.70 | 12.45 | 11.95 | 11.50 | 11.75 | 11.40 | 11.60 | | 150.05 |
| Dues: Lodge | 6.02 | 6.02 | 6.02 | 6.02 | 5.62 | 5.92 | 4.44 | 4.44 | 5.92 | 4.44 | 5.92 | 5.92 | 5.92 | | 72.62 |
| Education | 5.00[1] | | | | | | | | .50 | .50 | | | | | 6.00 |
| Reading matter | 3.59 | .64 | 2.18 | .16 | 1.10 | .56 | 1.03 | .87 | .36 | 1.22 | 1.03 | .72 | 1.20 | | 14.66 |
| Church | 1.25 | .75 | 2.40 | 1.50 | 3.00 | 3.20 | 2.25 | 2.10 | 2.50 | 1.75 | 1.20 | 1.50 | 1.50 | | 24.90 |
| Charity | | 1.50 | | | 1.00 | 1.50 | .50 | | | | | | | | 4.50 |
| Recreation | | .55 | | .60 | .30 | | | | | | | 11.30 | 14.00 | | 26.75 |
| Pocket money: Three children | 9.48 | 11.95 | 10.75 | 11.00 | 12.80 | 12.25 | 12.25 | 12.99 | 9.75 | 12.15 | 11.85 | 11.00 | 9.65 | | 147.87 |
| Car fare | .40 | .10 | .20 | .35 | .20 | | | .30 | .65 | .50 | .70 | .70 | | | 4.10 |
| Gifts | | | 7.25 | | 1.00 | | | 1.00 | | | | | | | 9.25 |
| Total expenditures, one year, actually recorded | | | | | | | | | | | | | | | $1,772.05 |
| Total income, one year, actually recorded | | | | | | | | | | | | | | | 1,629.70 |
| Deficit | | | | | | | | | | | | | | | $ 142.35 |

[1] One year's tuition at parochial school for second daughter.

**CLOTHING FOR ONE YEAR, OCTOBER 4, 1913–OCTOBER 2, 1914.**

FATHER AND SON.

| | |
|---|---|
| Coat (Son) | $15.00 |
| Suit (Son) | 15.00 |
| Suit (Father) | 13.25 |
| Suit pressed | .40 |
| Hats (3) | 5.00 |
| Shirts (16) | 12.31 |
| Underwear | 4.00 |
| Shoes (4 prs.) | 12.00 |
| Shoe repairs | 2.35 |
| Rubbers (1 pr.) | 1.25 |
| Slippers (2 prs.) | 5.00 |
| Collars | 1.35 |
| Ties | 2.50 |
| Socks (8 prs.) | 1.00 |
| Nightshirt | .75 |
| Sundries | .05 |
| | $91.21 |

MOTHER AND TWO DAUGHTERS.

| | |
|---|---|
| Coats (3) | $ 27.91 |
| Dresses (3) | 4.27 |
| Dress goods | 27.81 |
| Trimmings | 3.05 |
| Lace | 1.33 |

MOTHER AND TWO DAUGHTERS.—*Continued.*

| | |
|---|---|
| Skirts (2) | 5.48 |
| Waists (11) | 8.63 |
| Hats (3) | 8.66 |
| Dressmaking | 4.50 |
| Underwear | 13.81 |
| Corsets (4 prs.) | 4.00 |
| Corset covers (2) | 1.00 |
| Ribbons | .65 |
| Petticoats (2) | 3.00 |
| Shoes (8 prs.) | 20.50 |
| Shoe repairs | 2.65 |
| Stockings (49 prs.) | 6.15 |
| Gloves (5 prs.) | 2.25 |
| Sweaters | 4.25 |
| Scarfs (3) | 2.55 |
| Rubbers (2 prs.) | 1.10 |
| Sacks (2) | 1.24 |
| Aprons | .49 |
| Muslin | 1.05 |
| Nightgowns (3) | 1.40 |
| Notions | 2.45 |
| Mesh bag | 8.25 |
| Jewelry | 4.00 |
| | $172.43 |

## FAMILY NO. 12.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 60 | Pattern maker in iron foundry. |
| Mother | 55 | Housekeeper. |
| First daughter | 28 | Helps her mother. Sometimes does cleaning outside. |
| First son | 25 | Bricklayer. (Pays board.) |
| Second son | 23 | Plumber. (Pays board.) |
| Third son | 21 | Druggist. (Did not contribute to family income during period of the account.) |
| Second daughter | 18 | "Ticketer" in hosiery mill. |
| Fourth son | 15 | Paper ruler. |

(There is also a married daughter, who has her own home.)

*Type of Family.*—Mr. T. was born in Germany; Mrs. T. was born of German parents in Philadelphia. Mrs. T. is an energetic, hard-working woman, and a painstaking housekeeper. She and her older daughter are kept busy most of the time with the cooking, the cleaning, and the laundry work for this large family.

*The Account.*—The account for this study was carefully kept for twenty-three weeks (June 28–December 5, 1913). It took so much time to record all of the expenditures for this family, and was such a tax upon the memory, that Mrs. T. gave up the undertaking of keeping a daily record at the end of the twenty-three weeks. She furnished a list of the periodical obligations and she assisted in making an estimate of the other expenditures of the family for the remainder of the year. The tables for this family therefore

give the actually recorded account for twenty-three weeks (June 28–December 5, 1913), and a partly estimated account for one year (June 28, 1913–June 26, 1914).

*Income.*—The contributions of each of the wage-earners to the family income are given in the wage table for the twenty-three weeks. The father earns $15 or $16 per week, and turns all of his wages into the family fund, of which Mrs. T. has charge. The oldest son—the bricklayer—was out of work much of the time during August, September, October, and November, 1913. When he was working, he generally paid $5 board per week during the period of the account. The second son—the plumber—was also out of work for a large part of the fall. He belongs to the union, and therefore can take nothing but a "union job." When he has work, he earns $4 per day, or $22 per week, and pays $6 board per week. The third son—the druggist—did not contribute anything toward the household expenses during the period of the account; he used all of his earnings to pay for the course he was taking at the college of pharmacy. The youngest son—the paper ruler—gives over his wages to his mother. He earns $4.50 per week.

The older daughter works sometimes "on the side," taking care of a physician's office. She keeps the little that she earns in this way, for her own needs. This daughter worked for eleven years in a large lace mill, and gave over to her mother her entire earnings during that period. The younger daughter gives over all of her wages to her mother. She earned $108.78 in the twenty-three weeks.

*House.*—Mr. and Mrs. T. own their home—a store and dwelling—which they have occupied for thirty-one years. A son, now dead, who was a real estate agent, used the store as an office. Since his death the family has had no use for the store, and would be glad to sell the home. It cost Mr. and Mrs. T. $4,500; the assessed value is $3,600. The house is of brick, and has, besides the store, three rooms and an outside toilet on the first floor; three bedrooms and a bathroom on the second floor; and two bedrooms on the third floor. It is heated by a hot air furnace. The cooking is done entirely on the coal range, though there is gas in the house for lighting. The store and dwelling would rent for $35 per month.

*Food.*—The food expenditure for the twenty-three weeks was $308.59, making an average of $13.42 per week. The weekly food allowance for this family, according to the Fall River "fair standard" of the government report, would be as follows:[1]

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit*, pp. 24, 238.

| | |
|---|---|
| Father | $ 1.82 |
| Mother | 1.46 |
| First daughter | 1.46 |
| First son | 1.82 |
| Second son | 1.82 |
| Third son | 1.82 |
| Second daughter | 1.46 |
| Fourth son | 1.64 |
| Total | $13.30 |

This family was therefore a trifle above the Fall River standard with regard to its food expenditure.

*Clothing.*—The estimated yearly total spent out of the family fund for clothing, was $267. Although children who "pay board" ordinarily buy their own clothing, some of the clothing of the first son in this family was paid for out of the family fund during the year of the account. The second son pays for all of his own clothing; the older daughter pays for most of hers out of the money that she earns by cleaning. All of the clothing of the other members of the family is paid for out of the family fund. The estimated amounts spent for the clothing of the father, the mother, and the second daughter, during the year, were below the allowances of the Fall River "fair standard."[1] The amounts spent for the clothing of the third son and the fourth son were above the allowances of that standard.[2]

*Church and Charity.*—The members of this family are Roman Catholics. The following is a list of their regular contributions to church and charity:

| | Per Year. |
|---|---|
| Mother: | |
| Orphanage | $ 3.00 |
| As member of Ladies' Aid for same | 1.00 |
| Home for Immigrant Girls | .25 |
| Home No. 1 for Homeless Boys | .50 |
| Home No. 2 for Homeless Boys | .25 |
| Father: | |
| Two German papers for benefit of orphanage | 1.50<br>2.00 |
| Father, mother, and two daughters, church | 6.00 |
| (The sons pay their own church dues.) | |
| Pew rent (two pews) | 10.00 |
| Total | $24.50 |

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 243.

[2] *Idem.*

*Standard of Living.*—This family appears to maintain a comfortable standard of living, although during the year of the account its food expenditure was not high, and the clothing expenditure of some of the members was below the requirement of the Fall River "fair standard" of the government report. The year of the account was an exceptionally poor one, however, owing to the fact that the first son and the second son were out of work much of the time, and paid their board only when they were working, and to the fact that the third son used his earnings to pay for his education, and contributed nothing toward household expenses.

The mother made a trip to Wisconsin during the year of the account, to see a cousin ordained for the priesthood. She took $45 out of the household fund to help pay for this trip; the remainder of the expense of the trip was met from a gift.

The family carries a savings account with a building and loan association.

INCOME.

TWENTY-THREE WEEKS, JUNE 28–DECEMBER 5, 1913, ACTUALLY RECORDED INCOME.
Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Date. | Father, Wages. | First Son, Board. | Second Son, Board. | Second Daughter, Wages. | Fourth Son, Wages. |
|---|---|---|---|---|---|
| | Amount. | Amount. | Amount. | Amount. | Amount. |
| June 28, 1913 | $ 15.00 | $12.50 | $ 6.00 | $ 10.00 | $ 4.50 |
| | 15.00 | — | 6.00 | — | 4.50 |
| | — | — | 6.00 | 8.50 | 4.50 |
| | 16.00 | 5.00 | 6.00 | — | 4.50 |
| July 26 | 15.00 | 5.00 | 6.00 | — | 4.50 |
| | 15.00 | 5.00 | 6.00 | 9.90 | 4.50 |
| | 15.00 | 5.00 | 6.00 | — | 4.50 |
| | 16.00 | 5.00 | 6.00 | 9.20 | 4.00 |
| Aug. 23 | 16.00 | 5.00 | 6.00 | — | 4.50 |
| | 16.00 | — | — | 9.54 | 4.50 |
| | 15.00 | — | — | 3.60 | — |
| | 16.00 | 5.00 | — | 8.54 | 4.00 |
| Sept. 20 | 16.00 | 5.00 | — | — | 4.50 |
| | 16.00 | — | 2.00 | 9.50 | 4.50 |
| | 16.00 | 5.00 | — | 10.00 | 4.50 |
| | 16.00 | — | 6.00 | — | 4.50 |
| Oct. 18 | 16.00 | 5.00 | — | — | 4.50 |
| | 16.00 | 5.00 | — | 10.00 | 4.50 |
| | 16.00 | — | 6.00 | — | 4.50 |
| | 16.00 | 5.00 | — | 10.00 | 4.50 |
| Nov. 15 | 16.00 | — | — | — | 4.50 |
| | 16.00 | 5.00 | — | 10.00 | 4.50 |
| | 16.00 | 5.00 | — | — | 4.50 |
| | $346.00 | $82.50 | $68.00 | $108.78 | $98.00 |

INCOME FROM ALL SOURCES.

| | |
|---|---|
| Father, wages | $346.00 |
| First son, board | 82.50 |
| Second son, board | 68.00 |
| Second daughter, wages | 108.78 |
| Fourth son, wages | 98.00 |
| Total income, 23 weeks, actually recorded | $703.28 |

## One Year (52 Weeks or 364 Days), June 28, 1913–June 26, 1914, Partly Estimated Income.

### Income from all Sources.

| | |
|---|---|
| Father, second daughter, and fourth son, wages; and first son and second son, board | $1,650.00 |
| Gift from son | 100.00 |
| Total income, one year, partly estimated | $1,750.00 |

### EXPENDITURES.

Twenty-three Weeks, June 28–December 5, 1913, Actually Recorded Expenditures. One Year (52 Weeks or 364 Days), June 28, 1913–June 26, 1914, Partly Estimated Expenditures.

| Item. | Amount. | | | | | | Twenty-three Weeks, Actually Recorded. | | One Year, Partly Estimated. | |
|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | June 28, 1913 | July 26 | Aug. 23 | Sept. 20 | Oct. 18 | Nov. 15[1] | Total. | Total. | Total. | Total. |
| *House:* | | | | | | | | | | |
| Taxes and water rent | | | | | | | | | [2]$61.50[3] | |
| Repairs | | $5.80 | | | | | $5.80 | | 30.00 | |
| Fuel and light | $7.00 | 7.15 | | $9.35 | | $37.10 | 60.60 | $66.40 | 106.00 | $197.50 |
| *Food:* Meats | 10.13 | 14.65 | $7.80 | 15.69 | $21.69 | 12.73 | 82.69 | | | |
| Dairy products | 2.40 | 2.77 | 2.05 | 5.15 | 4.19 | 3.01 | 19.57 | | | |
| Eggs | | | | .67 | .75 | .30 | 1.72 | | | |
| Staples | | | | 2.07 | .81 | | 2.88 | | | |
| Vegetables | 1.80 | 7.18 | 4.25 | 11.91 | 11.05 | 17.01 | 53.20 | | | |
| Fruits | .20 | 1.75 | .30 | 4.66 | 2.70 | | 9.61 | | | |
| Cereals | | | | | .10 | | .10 | | | |
| Baked goods | 11.90 | 6.00 | 7.85 | 8.20 | 9.98 | 5.96 | 49.89 | | | |
| Beverages | | | | .45 | 1.70 | 1.00 | 3.15 | | | |
| Miscellaneous | 12.12 | 17.77 | 19.20 | 16.21 | 12.49 | 7.99 | 85.78 | | | |
| *Food Total* | 38.55 | 50.12 | 41.45 | 65.01 | 65.46 | 48.00 | | 308.59 | | 700.00 |
| *Household Expenses:* | | | | | | | | | | |
| Furniture | | | 18.00 | .75 | 1.90 | 2.00 | 22.65 | | 27.00 | |
| Furnishings | 3.75 | 1.35 | 3.20 | .10 | | .35 | 8.75 | | 45.00 | |
| General supplies | .54 | .04 | .94 | .59 | .71 | | 2.82 | | 30.00 | |
| Laundry | .65 | | | .46 | .18 | .24 | 1.53 | 35.75 | 6.00 | 108.00 |
| *Clothing:* | | | | | | | | | | |
| Father | .75 | 2.00 | 1.80 | | | | 4.55 | | 20.00 | |
| Mother | 9.57 | 1.50 | 1.49 | .60 | .18 | 1.45 | 14.79 | | 30.00 | |
| First daughter[4] | | .38 | | 1.25 | 1.39 | 1.50 | 4.52 | | 12.00 | |
| First son[5] | 4.00 | 3.02 | .17 | 1.25 | | | 8.44 | | 15.00 | |
| Third son | 3.00 | 4.06 | 37.42 | .25 | 2.50 | .25 | 47.48 | | 70.00 | |
| Second daughter | 6.65 | 3.82 | | .15 | 18.25 | | 28.87 | | 50.00 | |
| Fourth son | 3.35 | 3.02 | 36.41 | 1.25 | 1.25 | | 45.28 | 153.93 | 70.00 | 267.00 |
| Medical attention | 5.00[6] | | .55 | | | | | 5.55 | | 15.00 |
| Insurance | 4.15 | 5.40 | 9.40 | 6.40 | 6.40 | 4.65 | | 36.40 | | 124.78[2] |
| Dues: Lodge | 2.60 | | 2.75 | 7.00 | 7.00 | 1.35 | | 20.70 | | 43.35[2] |
| Music lessons | 2.00 | | | | | 9.50 | | 11.50 | | 24.00 |
| Reading matter | .50 | 1.85 | 1.60 | 2.48 | 2.54 | 2.25 | | 11.22 | | 22.00 |
| Church | .50 | .50 | .50 | .50 | .50 | | | 3.00 | | 16.00 |
| Charity | | | 2.00 | 3.50 | 2.50 | 7.75 | | 15.75 | | 20.00 |
| Recreation | 45.00[7] | | | 2.88 | .80 | | | 48.68 | | 60.00 |
| Pocket money: Father, second daughter, and fourth son | 4.00 | 5.35 | 4.00 | 5.00 | 4.00 | 6.50 | | 28.85 | | 60.00 |
| Car fare | 2.00 | 2.25 | 3.55 | 3.00 | 2.40 | 4.20 | | 17.40 | | 34.00 |
| Gifts | 3.00 | 1.45 | | | .89 | | | 5.34 | | 10.00 |
| Total expenditures, 23 weeks, actually recorded | | | | | | | | $769.06 | | |
| Total income, 23 weeks, actually recorded | | | | | | | | 703.28 | | |
| Deficit | | | | | | | | $ 65.78 | | |
| Total expenditures, one year, partly estimated | | | | | | | | | | $1,701.63 |
| Total income, one year, partly estimated | | | | | | | | | | 1,750.00 |
| Balance | | | | | | | | | | $ 48.37 |

[1] Three weeks only.
[2] Actually recorded.
[3] Water rent, $9.
[4] Buys most of her own clothes.
[5] Buys most of his own clothes.
[6] Dentist.
[7] Mother's trip to Wisconsin.

SAVINGS.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Building and loan association..... | 8.00 | 8.00 | 8.00 | 8.00 | 8.00 | | | $40.00 | | $96.00 |

## FAMILY NO. 13.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Husband..... | 53 | Manager of a restaurant. |
| Wife..... | 43 | Housekeeper. |

*Type of Family.*—Mr. and Mrs. S. were both born in Scotland. Mr. S. has lived in the United States since he was twenty-three years old; Mrs. S. has lived here since she was twelve. They have no children. Although Mr. S. is not at present employed in a mill, he has spent the main part of his life in textile work. Mr. and Mrs. S. are earnest Bible students, and both are total abstainers, from principle. Mr. S. often takes an active part in temperance services which are conducted at a mission in the neighborhood.

*The Account.*—The budget of this family covers one year (April 19, 1913–April 17, 1914). The account was kept in detail for thirty weeks of that period. Mrs. S. furnished a list of periodical obligations and an account of clothing expenditure, for the year. (Clothing expenditure was the same for the year as for the thirty-week period.) The tables for this family therefore give the actually recorded account for thirty weeks, and a partly estimated account for one year. The income is exact for the year.

*Income.*—Mr. S. is employed by the proprietor of a large Kensington restaurant to buy the food, plan the meals, and exercise a general supervision over the service: He receives a wage of $11 per week, with meals, except on Sundays, when the restaurant is closed.

*House.*—Mr. and Mrs. S. occupy a brick house which rents for $12 per month. It has four rooms, a shed, a bath, and an outside toilet. It is heated by a hot air furnace, and has both a coal range and a gas range for cooking. The parlor is furnished with an upholstered set and an organ; the other rooms have just the necessary furniture. The house is very neat and clean.

*Food.*—The weekly average spent for food for the thirty weeks was $2.30. Mrs. S. eats alone, except on Sundays. According to the Fall River "fair standard," the weekly food allowance for this family would be as follows:[1]

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

| | |
|---|---|
| Husband (three meals per week at home) | $ .26 |
| Wife | 1.46 |
| Total | $1.72 |

This family's food expenditure was therefore above the allowance of the Fall River standard.

*Clothing.*—The husband's clothing expenditure for the year amounted to $26.43; the wife's, to $45.85. The Fall River "fair standard" allows a husband $45.75 for clothing; a wife, $33.75.[1]

*Dues.*—Mr. and Mrs. S. spent $34.32 for lodge dues during the year of the account. This sum was over six per cent. of their total expenditures,—the highest per cent. of total expenditures spent for this item by any of the families studied. Besides the expenditure for lodge dues, Mr. and Mrs. S. spent $7.20 for dues in other clubs of which they were members.

*Standard of Living.*—Mr. and Mrs. S. live comfortably, but practically all of their income each year goes to meet current expenses. They have no savings account or provision of any kind for old age.

INCOME.

THIRTY WEEKS, APRIL 19–AUGUST 1, 1913, SEPTEMBER 6–SEPTEMBER 12, 1913, OCTOBER 4–DECEMBER 5, 1913, FEBRUARY 21–MARCH 13, 1914, MARCH 21–APRIL 3, 1914, ACTUALLY RECORDED INCOME.

Husband, wages, 30 weeks @ $11.00 ..... $330.00

ONE YEAR (52 WEEKS OR 364 DAYS), APRIL 19, 1913–APRIL 17, 1914, ACTUALLY RECORDED INCOME.

Husband, wages, 52 weeks @ $11.00 ..... $572.00

CLOTHING FOR ONE YEAR, APRIL 19, 1913–APRIL 17, 1914.

| HUSBAND. | | WIFE. | |
|---|---|---|---|
| Suit | $15.00 | Suit | $10.00 |
| Coat | 2.50 | Skirt | 4.25 |
| Trousers | 2.00 | Dress goods | 7.33 |
| Hat | 2.00 | Hats (3) | 8.70 |
| Shoes | — | Underwear | 2.34 |
| Shoe repairs | 1.25 | Corsets (1 pr.) | 1.75 |
| Underwear | 2.13 | Shoes (2 prs.) | 6.00 |
| Neckties | .90 | Shoe repairs | 1.35 |
| Collars | .60 | Gloves (1 pr.) | 1.00 |
| Shoe laces | .05 | Linen | 1.25 |
| | | Muslin | .20 |
| | $26.43 | Cuffs | .20 |
| Watch and chain | 25.00 | Ribbons | 1.23 |
| | | Sundries | .25 |
| | $51.43 | | $45.85 |

DUES FOR ONE YEAR, APRIL 19, 1913–APRIL 17, 1914.

| | Per Month. |
|---|---|
| Settlement beneficial society (husband) | $ .50 |
| Settlement club (husband) | .25 |
| Settlement quoit club (husband) | .25 |
| Other beneficial society (husband) | .66 |
| Lodges (husband and wife) | 1.20 |
| Settlement beneficial society (wife) | .50 |
| Mothers' club (wife) | .10 |
| | $3.46 |

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 243.

## EXPENDITURES.

THIRTY WEEKS, APRIL 19–AUGUST 1, 1913, SEPTEMBER 6–SEPTEMBER 12, 1913, OCTOBER 4–DECEMBER 5, 1913, FEBRUARY 21–MARCH 13, 1914, MARCH 21–APRIL 3, 1914, ACTUALLY RECORDED EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), APRIL 19, 1913–APRIL 17, 1914, PARTLY ESTIMATED EXPENDITURES.

| Item. | Amount. | | | | | | | | | | | | | Thirty Weeks, Actually Recorded. | | One Year, Partly Estimated. | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | April 19, 1913 | May 17 | June 14 | July 12[1] | Aug. 9[2] | Sept. 6[3] | Oct. 4 | Nov. 1 | Nov. 29[3] | Dec. 27[2] | Jan. 24, 1914[2] | Feb. 21[1] | Mar. 21[4] | Total. | Total. | Total. | Total. |
| *House:* | | | | | | | | | | | | | | | | | |
| Rent | $12 per month | | | | | | | | | | | | | $84.00 | | $144.00[5] | |
| Fuel and light | $1.07 | $0.50 | $1.50 | $1.50 | | | $2.10 | $7.45 | $7.35 | | | $7.50 | $2.00 | 30.97 | $114.97 | 45.00 | $189.00 |
| *Food:* Meats | 2.37 | 3.23 | 1.17 | .44 | | | 2.12 | 1.74 | .75 | | | 1.86 | .50 | 14.18 | | | |
| Dairy products | 2.62 | 3.13 | 2.70 | 1.93 | | $0.66 | 1.94 | 2.15 | .36 | | | 1.49 | .92 | 17.90 | | | |
| Eggs | | | | | | | .82 | .88 | | | | .46 | .61 | 2.77 | | | |
| Staples | .92 | .23 | .37 | .20 | | .22 | .88 | .39 | .11 | | | .69 | .09 | 4.10 | | | |
| Vegetables | .69 | .85 | .80 | .18 | | .35 | .94 | .86 | .32 | | | .36 | | 5.35 | | | |
| Fruits | .63 | .27 | .51 | .26 | | .57 | 1.24 | .77 | .15 | | | .45 | | 4.85 | | | |
| Cereals | | | | | | | | .10 | | | | | | .10 | | | |
| Baked goods | 1.45 | 1.86 | 1.76 | .82 | | .50 | 1.00 | 1.35 | .45 | | | 1.55 | .85 | 11.59 | | | |
| Beverages | .47 | .44 | | .63 | | | .50 | .52 | .15 | | | .50 | | 3.21 | | | |
| Miscellaneous | .35 | .50 | 1.20 | 1.70 | | .15 | .45 | .40 | | | | .10 | | 4.85 | | | |
| *Food Total* | 9.50 | 10.51 | 8.51 | 6.16 | | 2.45 | 9.89 | 9.16 | 2.29 | | | 7.46 | 2.97 | | 68.90[6] | | 120.00[6] |
| *Household Expenses:* | | | | | | | | | | | | | | | | | |
| Furniture | | 9.30[7] | | | | | | | | | | | | 9.30 | | 9.30[5] | |
| Furnishings | | .44 | 1.50 | .50 | | | .66 | | .35 | | | | | 3.45 | | 6.00 | |
| General supplies | .93 | 1.28 | .82 | .30 | | .05 | .21 | .76 | | | | .05 | .63 | 5.03 | | 10.00 | |
| Laundry | .28 | .37 | .16 | .30 | | .18 | .10 | .40 | | | | .05 | .13 | 1.97 | 19.75 | 4.00 | 29.30 |
| *Clothing:* | | | | | | | | | | | | | | | | | |
| Husband | 4.60 | .60 | 1.00 | .63 | | 2.50 | 1.85 | .25 | 15.00 | | | | | 26.43 | | 26.43[5] | |
| Wife | 1.22 | .10 | 3.70 | 1.58 | | | .60 | 2.85 | 16.70 | | | 8.25 | 10.85 | 45.85 | 72.28 | 45.85[5] | 72.28[5] |
| Medical attention | .78 | | | | | .20 | | | | | | | | | .98 | | 2.00 |
| Insurance | .60 | 1.50 | .90 | .60 | | .30 | .60 | .30 | | | | .60 | | | 5.40 | | 15.60[5] |
| *Dues:* | | | | | | | | | | | | | | | | | |
| Lodge | | | 3.00 | | | 3.60 | | | | | | 2.50 | | 9.10 | | 34.32[5] | |
| Other clubs | | | | | | | | .30 | | | | | | .30 | 9.40 | 7.20[5] | 41.52[5] |
| Reading matter | .75 | .38 | .42 | .23 | | .18 | .41 | .36 | | | | .50 | .44 | | 3.67 | | 7.00 |
| Church | .70 | .40 | 1.15 | .40 | | .50 | .20 | 1.00 | 2.00 | | | 1.30 | .95 | | 8.60 | | 15.00 |
| Charity | | | | | | | | | | | | | | | | | |
| Recreation | .15 | .20 | 1.50 | .50 | | | | | | | | .35 | | | 2.70 | | 4.50 |
| Pocket money | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Car fare | $0.55 | $0.60 | $0.80 | $0.40 | | | $0.15 | $0.70 | | | | $0.63 | $0.60 | | $4.43 | $8.00 |
| Gifts | | | | | | | | | | | | | | | | |
| Jewelry: Watch and chain for husband | | | | | | | | | | | | | | | 25.00 | 25.00[5] |
| Total expenditures, 30 weeks, actually recorded | | | | | | | | | | | | | | | $336.08 | |
| Total income, 30 weeks, actually recorded | | | | | | | | | | | | | | | 330.00 | |
| Deficit | | | | | | | | | | | | | | | $ 6.08 | |
| Total expenditures, one year, partly estimated | | | | | | | | | | | | | | | | $529.20 |
| Total income, one year, actually recorded | | | | | | | | | | | | | | | | 572.00 |
| Balance | | | | | | | | | | | | | | | | $ 42.80 |

DEBT.

| | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Debt paid | | | | 7.00 | | | | | | | | | | | 7.00 | 7.00 |
| Total deficit | | | | | | | | | | | | | | | $ 13.08 | |
| Balance | | | | | | | | | | | | | | | | $ 35.80 |

[1] Three weeks only.
[2] No record kept.
[3] One week only.
[4] Two weeks only.
[5] Actually recorded.
[6] Husband eats at home on Sundays only.
[7] Bedstead.

## FAMILY NO. 14.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | Deceased. | |
| Mother | 54 | Housekeeper. Sometimes does washing and cleaning outside. |
| Son | 27 | Works with heddles for looms. (Pays board.) |
| First daughter | 22 | Looper in hosiery mill. |
| Second daughter | 19 | Looper in hosiery mill. |
| Stepgranddaughter | 15 | Looper in hosiery mill. |

(There are also four married children, who have their own homes.)

*Type of Family.*—Mrs. X. is a German. She is a big-hearted, kindly woman, and a hard worker. She has brought up a family of seven children of her own and two stepchildren, and has done washing and cleaning outside throughout her married life.

*The Account.*—This family's budget covers one year (August 23, 1913–August 21, 1914). The daily record was kept only for the first eighteen weeks of the period. The income from each wage-earner was recorded in detail for thirty-eight weeks, and the clothing expenditure for each member was recorded in detail for the entire year. The tables give the actually recorded account for eighteen weeks, and the partly estimated account for one year.

*Income.*—The son pays his mother $7 board per week, and she gives him back $1 per week for "dinner money." In good seasons the older daughter earns $7, $7.50, or $8 per week; the second daughter, $6 or $6.50; and the stepgranddaughter, $4 or $4.50. The daughters and the stepgranddaughter give over their entire earnings to Mrs. X.

*House.*—This family occupies a new house in a newly built section of Kensington. They moved there from a congested quarter just before the account for this study was begun. The house which the family now occupies rents for $13 per month, and is of brick, with three rooms and an outside toilet on the first floor, and three bedrooms and a bath on the second floor. It is heated by a hot air furnace, and has both a coal range and a gas range for cooking. Most of the cooking is done on the gas range. The home is comfortable and pleasant. The parlor is furnished with a new upholstered "parlor set" and an organ; the other rooms are furnished plainly, with just the necessary articles.

*Food.*—The food expenditure for the eighteen weeks was $170.83, making a weekly average of $9.49. This expenditure included the $1 per week which the son spent for outside dinners. The average weekly expenditure for food consumed at home by the family, was therefore $8.49. The Fall River "fair standard" weekly food allowance for this family would be as follows:[1]

| | |
|---|---|
| Mother | $1.46 |
| Son (sixteen meals per week at home) | 1.39 |
| First daughter | 1.46 |
| Second daughter | 1.46 |
| Stepgranddaughter | 1.46 |
| Total | $7.23 |

This family was therefore well above the Fall River standard with regard to its food expenditure.

*Clothing.*—The clothing expenditure for the year was $381.81. The Fall River "fair standard" clothing allowance for this family would be as follows:[2]

| | |
|---|---|
| Mother | $ 33.75 |
| First daughter | 63.80 |
| Second daughter | 63.80 |
| Stepgranddaughter | 37.00 |
| Total | $198.35 |

This family was therefore far above the Fall River standard with regard to its clothing expenditure.

*Standard of Living.*—Mrs. X., after years of hard work, has reached a point where her family is comfortably situated, and she feels that she has earned a little leisure. She does not do so much outside work as she formerly did, and though she has a family of five to keep house for, she enjoys some recreation, taking little trips now and then and "going out a good deal among her people" (that is, visiting her married daughters and other relatives). The year of the account was a fairly prosperous one; the family lived well and also put by some savings. Just after the close of the period of the account, however, harder times came on. Work became slack in the summer of 1914 and continued so throughout the fall. The investigator called upon Mrs. X. in December, 1914, and found her discouraged, after trying for four months to keep the home running on a small and irregular income.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

[2] *Ibid.*, pp. 239, 243.

## INCOME.

THIRTY-EIGHT WEEKS, AUGUST 23, 1913–MAY 15, 1914, ACTUALLY RECORDED INCOME. Amounts are recorded for bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| First Daughter, Wages. | | Second Daughter, Wages. | | Stepgranddaughter, Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Aug. 23, 1913[1] | $ 13.00 | Aug. 23, 1913[1] | $ 10.00 | Aug. 23, 1913[1] | $ 9.00 |
| | 14.00 | | 9.00 | | 6.00 |
| Sept. 20 | 14.00 | Sept. 20 | 14.00 | Sept. 20 | 8.00 |
| | 14.00 | | 13.00 | | 9.00 |
| Oct. 18 | 15.00 | Oct. 18 | 13.50 | Oct. 18 | 10.00 |
| | 14.50 | | 13.00 | | 9.25 |
| Nov. 15 | 13.50 | Nov. 15 | 13.00 | Nov. 15 | 10.00 |
| | 15.00 | | 10.50 | | 8.00 |
| Dec. 13 | 14.01 | Dec. 13 | 6.98 | Dec. 13 | 11.41 |
| | 19.08 | | 15.00 | | 8.88 |
| Jan. 10, 1914 | 14.47 | Jan. 10, 1914 | 12.00 | Jan. 10, 1914 | 11.28 |
| | 20.31 | | 14.00 | | 8.52 |
| Feb. 7 | 16.50 | Feb. 7 | 9.50 | Feb. 7 | 7.63 |
| | 19.30 | | 12.50 | | 7.48 |
| Mar. 7 | 17.10 | Mar. 7 | 12.00 | Mar. 7 | 9.43 |
| | 8.90 | | 10.75 | | 5.81 |
| April 4 | 12.96 | April 4 | 12.46 | April 4 | — |
| | 19.85 | | — | | — |
| May 2 | 21.06 | May 2 | — | May 2 | — |
| | $296.54 | | $201.19 | | $139.69 |

[1] The account was started in a week in which the pay days of the wage-earners did not fall.

### INCOME FROM ALL SOURCES.

| | |
|---|---|
| Son, board, $7 per week | $266.00 |
| First daughter, wages | 296.54 |
| Second daughter, wages | 201.19 |
| Stepgranddaughter, wages | 139.69 |
| Mother, earnings from washing and cleaning, 16 weeks @ $2 | 32.00 |
| Total income, 38 weeks, actually recorded | $935.42 |

ONE YEAR (52 WEEKS OR 364 DAYS), AUGUST 23, 1913–AUGUST 21, 1914, PARTLY ESTIMATED INCOME.

### INCOME FROM ALL SOURCES.

| | |
|---|---|
| Son, board, $7 per week | $ 364.00 |
| First daughter, wages | 415.00 |
| Second daughter, wages | 300.00 |
| Stepgranddaughter, wages | 215.00 |
| Mother, earnings from washing and cleaning, 26 weeks @ $2 | 52.00 |
| Total income, one year, partly estimated | $1,346.00 |

## EXPENDITURES.

EIGHTEEN WEEKS, AUGUST 23–DECEMBER 26, 1913, ACTUALLY RECORDED EXPENDITURES.
ONE YEAR, AUGUST 23, 1913–AUGUST 21, 1914, PARTLY ESTIMATED EXPENDITURES.

| Item. | Amount. | | | | | Eighteen Weeks, Actually Recorded. | | One Year, Partly Estimated. | |
|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Aug. 23, 1913 | Sept. 20 | Oct. 18 | Nov. 15 | Dec. 13[1] | Total. | Total. | Total. | Total. |
| *House:* | | | | | | | | | |
| Rent | $13 per month | | | | | $65.00 | | $156.00[2] | |
| Fuel and light | $2.59 | $4.67 | $2.85 | $9.75 | $2.25 | 22.11 | $87.11 | 58.50 | $214.50 |
| *Food:* Meats | 5.11 | 8.40 | 10.18 | 10.42 | 3.59 | 37.70 | | | |
| Dairy products | 4.48 | 6.59 | 6.70 | 4.77 | 1.23 | 23.77 | | | |
| Eggs | 1.43 | 1.02 | 2.93 | 2.62 | .78 | 8.78 | | | |
| Staples | 3.81 | 2.52 | 3.35 | 3.94 | 1.03 | 14.65 | | | |
| Vegetables | 2.06 | 4.31 | 2.92 | 2.83 | 1.37 | 13.49 | | | |
| Fruits | 1.15 | 3.07 | 2.54 | 2.52 | .68 | 9.96 | | | |
| Cereals | .20 | .20 | .10 | .30 | .10 | .90 | | | |
| Baked goods | 2.85 | 3.91 | 5.15 | 4.55 | 2.20 | 18.66 | | | |
| Beverages | 1.75 | 2.99 | 1.70 | 1.72 | 1.07 | 9.23 | | | |
| Miscellaneous | 7.15 | 7.35 | 7.55 | 7.51 | 4.13 | 33.69[3] | | | |
| *Food Total* | 29.99[4] | 40.36 | 43.12 | 41.18 | 16.18 | | 170.83 | | 500.00 |
| *Household Expenses:* | | | | | | | | | |
| Furniture | | | | | | | | | |
| Furnishings | .20 | .25 | .40 | .95 | | 1.80 | | 5.00 | |
| General supplies | .99 | 1.95 | 1.29 | .80 | .25 | 5.28 | | 15.00 | |
| Laundry | | | | | | | 7.08 | | 20.00 |
| *Clothing:* Mother | | | | | | | | 80.65[2] | |
| First daughter | | | | | | | | 129.44[2] | |
| Second daughter | | | | | | | | 100.18[2] | |
| Stepgranddaughter | | | | | | | | 71.54[2] | |
| *Clothing Total* | 10.90 | 18.16 | 6.96 | 19.25 | 1.50 | | 56.77 | | 381.81[2] |
| Medical attention | .05 | .05 | | .10 | | | .20 | | 1.00 |
| Insurance | $1.90 per week | | | | | | 34.20 | | 98.80[2] |
| Dues: Settlement club | .10 | .10 | .10 | .10 | | | .40 | | 1.20[2] |
| Reading matter | .32 | .56 | .84 | .52 | .37 | | 2.61 | | 7.50 |
| Church | .80 | .40 | .95 | .95 | .27 | | 3.37 | | 7.50 |
| Charity | | | | | | | | | |
| Recreation | 8.50 | .60 | 1.25 | 2.10 | | | 12.45 | | 30.00 |
| Pocket money: Daughters and stepgranddaughter | .60 | .70 | .15 | 8.15 | | | 9.60 | | 25.00 |
| Car fare | .40 | .20 | .40 | .25 | | | 1.25 | | 4.00 |
| Gifts | | | | | | | | | |
| Total expenditures, 18 weeks, actually recorded | | | | | | | $385.87 | | |
| Total income, 18 weeks, actually recorded | | | | | | | 436.25 | | |
| Balance | | | | | | | $ 50.38 | | |
| Total expenditures, one year, partly estimated | | | | | | | | | $1,291.31 |
| Total income, one year, partly estimated | | | | | | | | | 1,346.00[5] |
| Balance | | | | | | | | | $ 54.69 |

### SAVINGS.

| | | | | | |
|---|---|---|---|---|---|
| Savings fund society | $8 per month | | | $ 40.00 | $ 40.00 |
| Penny fund | 1 per month | | | 4.50 | 4.50 |
| Total | | | | $44.50 | $ 44.50 |

[1] Two weeks only.
[2] Actually recorded.
[3] Includes $1 per week spent by son for outside dinners.
[4] Family away on trips for part of this period.
[5] Actually recorded income for 38 weeks; estimated income for 14 weeks.

## CLOTHING FOR ONE YEAR, AUGUST 23, 1913–AUGUST 21, 1914.

MOTHER.

| | |
|---|---|
| Suits (3) | $30.00 |
| Dress goods | 12.25 |
| Hats (3) | 7.75 |
| Underwear | 6.00 |
| Corsets (2 prs.) | 5.00 |
| Petticoat | 3.00 |
| Shoes (3 prs.) | 9.00 |
| Shoe repairs | 1.75 |

MOTHER.—*Continued.*

| | |
|---|---|
| Stockings | 1.95 |
| Aprons | 1.00 |
| Handkerchiefs | 1.25 |
| Muslin | .75 |
| Sundries | .95 |
| | $80.65 |

FIRST DAUGHTER.

| | |
|---|---|
| Coat | $ 12.00 |
| Dress goods | 3.50 |
| Making and trimming | 5.50 |
| Dresses (4) | 41.00 |
| Skirt | 1.98 |
| Hats (3) | 8.00 |
| Plume | 5.00 |
| Underwear | 10.25 |
| Corsets (1 pr.) | 1.50 |
| Petticoats (2) | 3.98 |
| Shoes | 17.00 |
| Shoe repairs | 1.50 |
| Stockings | 3.95 |
| Gloves (3 prs.) | 2.85 |
| Neck pieces | 1.50 |
| Handkerchiefs | 1.25 |
| Waist | .98 |
| Muslin | 1.10 |
| Mesh bag | 6.00 |
| Sundries | .60 |
| | $129.44 |

SECOND DAUGHTER.

| | |
|---|---|
| Coat | $ 10.00 |
| Dress goods | 3.25 |
| Making and trimming | 10.00 |
| Dresses (3) | 25.00 |
| Hats (3) | 8.75 |
| Underwear | 6.40 |
| Corsets (1 pr.) | 1.50 |
| Petticoats (3.) | 3.23 |
| Shoes | 17.25 |
| Shoe repairs | 2.00 |

SECOND DAUGHTER.—*Continued.*

| | |
|---|---|
| Stockings | 2.35 |
| Gloves (3 prs.) | 3.60 |
| Neck pieces | 1.50 |
| Handkerchiefs | 1.00 |
| Waist | .79 |
| Muslin | 1.00 |
| Ribbon | .50 |
| Clothes cleaned | 1.50 |
| Sundries | .56 |
| | $100.18 |

STEPGRANDDAUGHTER.

| | |
|---|---|
| Coats (2) | $17.00 |
| Suit | 8.00 |
| Dress goods | 6.30 |
| Dresses | 11.00 |
| Hats (2) | 4.25 |
| Hat pressing | 1.25 |
| Underwear | 4.00 |
| Corsets (1 pr.) | 1.00 |
| Petticoats (2) | 2.30 |
| Shoes | 9.00 |
| Shoe repairs | 1.50 |
| Stockings | 2.25 |
| Gloves (1 pr.) | .75 |
| Neck pieces | .50 |
| Lace | .65 |
| Handkerchiefs | .94 |
| Ribbon | .45 |
| Sundries | .40 |
| | $71.54 |

## FAMILY NO. 15.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Husband | 66 | Foreman in cloth mill. |
| Wife | 50 | Housekeeper. |

Young woman boarder and lodger No. 1 (March 22–October 31, 1913). Paid $4 per week.

Young woman boarder and lodger No. 2 (March 22–October 31, 1913). Paid $4 per week.

Man boarder and lodger (September 1–October 12, 1913). Paid $5 per week.

(There are several married children, who have their own homes.)

*Type of Family and Income.*—Mr. and Mrs. C. are Scotch. Mrs. C. speaks with pride of the town in Scotland where members of her family have kept a store for three generations. Mr. C. is a cloth finisher by trade. At the time the account for the present study was begun, he had been working for twenty years in one of the large cloth mills of Kensington, having been foreman for the last two years of that time. For the eighteen years before he had become foreman, Mr. C. had earned $15 per week; as foreman, he earned $20 per week; both before and after he became foreman, he gave over all of his wages to his wife, and received back $2 per week for "spending money."

*The Account.*—This family was studied for a little over a year (March 22, 1913–April 17, 1914); during that time a complete change occurred in the household economy; the budget of the family therefore falls into two parts. A detailed record was kept by Mrs. C. for a period of nine weeks (March 22–May 23, 1913), and again for a second period of five weeks (March 14–April 17, 1914). The tables give the accounts for these two periods.

### First Period.

*House.*—During the first period, this family occupied a brick house of six rooms and a bath with toilet. The house was heated by a hot air furnace, and had both a coal range and a gas range for cooking. The rent was $14 per month. The parlor was furnished with a new upholstered "parlor set," an upright piano, a rug of good quality, lace curtains, and various ornaments and pictures. The other rooms also were well furnished, and the house was neatly kept.

*Regular Expenditures.*—The regularly recurring expenditures during the first period were as follows:

| | |
|---|---|
| Rent | $14.00 per month. |
| Insurance | .85 per week. |
| Lodge dues | 1.10 per month. |
| Newspapers | .17 per week. |
| Periodicals | .25 per month. |
| "Spending money" for husband (for tobacco, whiskey, etc.) | 2.00 per week. |
| Investments: | |
| Building and loan association | 4.00 per month. |
| Two lots[1] | 10.00 per month. |
| Taxes on lots | 2.46 per month. |

*Food.*—Table expenses for the nine-week period (March 22–May 23, 1913) averaged $6.93 per week. The Fall River "fair standard" weekly food allowance for this family would be as follows:[2]

| | |
|---|---|
| Husband | $1.82 |
| Wife | 1.46 |
| Young woman boarder no. 1 | 1.46 |
| Young woman boarder no. 2 | 1.46 |
| Total | $6.20 |

[1] When the payments are completed, the lots will have cost $800, besides $56 for water pipe, and $22 for deeds and taxes for five years, or a total of $878.

[2] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

This family was therefore above the Fall River standard with regard to its food expenditure. Following is the menu for one week of this period:

MENU FOR ONE WEEK IN THE SPRING OF 1913.

*Monday.*

Breakfast: Sausage, eggs, buckwheat cakes, water cress, bread and butter, tea.

Dinner: None.

Supper: Ham and cabbage, tomatoes, pickles, stewed peaches, bread and butter, tea, cake.

*Tuesday.*

Breakfast: Ham and eggs, bread and butter, coffee.

Dinner: None.

Supper: Cheese, preserves, bread and butter, tea.

*Wednesday.*

Breakfast: Boiled eggs, bread and butter, coffee.

Dinner: None.

Supper: Pork chops, celery, salad, bread and butter, tea.

*Thursday.*

Breakfast: Poached eggs, cereal with milk, bread and butter, coffee.

Dinner: None.

Supper: Beefsteak pie, tomatoes, creamed carrots, marmalade, bread and butter, pudding, tea.

*Friday.*

Breakfast: Cereal, eggs, pancakes, bread and butter, coffee.

Dinner: None.

Supper: Meat cakes, potatoes, tomatoes, red cabbage, salad, stewed fruit, cake.

*Saturday.*

Breakfast: Cereal, scrambled eggs and bacon, bread and butter, coffee.

Dinner: None.

Supper: Oysters, tripe, tomatoes, salad, stewed peaches, bread and butter, tea, cake.

*Sunday.*

Breakfast: Poached eggs, cereal, bread and butter, coffee.

Dinner: Stewed veal, potatoes, tomatoes, salad, pickles, bread and butter, tea.

Supper: Cheese, salad, fruit, bread and butter, tea, cake.

## SECOND PERIOD.

*Husband's Loss of Position.*—On May 12, 1913,—seven weeks after Mrs. C. had begun to keep the account for this study,—her husband lost his position, without warning. His pay envelope was handed to his son with the explanation that the father was wanted no longer as foreman, on account of his age. The manager added that the firm would be willing to keep Mr. C. if he would

apply for an easier job. Mr. C. was humiliated by such a dismissal, and would not consider the proposition of asking for another position with this firm. He tried, without success, to find work elsewhere.

Since her husband's heart had long been set on visiting his old home in Scotland, which he had not seen for forty years, Mrs. C. now decided that this was the time for him to go, and she accordingly withdrew $150 from their bank account for his trip. Mr. C. was gone from May 27 until August 17. While her husband was away, Mrs. C. had to begin to retrench, since her only income was from the two young women boarders and lodgers. She dropped one insurance policy of twenty-five cents per week, but kept up the other one of sixty cents per week; she also kept up the lodge dues, and her daughter-in-law paid the building and loan association interest. Mrs. C. took advantage of an opportunity to sell her piano for $100, and loaned the proceeds to one of the young women boarders, who bought a piano for herself with the money and paid the debt to Mrs. C. in monthly installments of $10.

In addition to the $150 for her husband's trip, Mrs. C. withdrew from their bank account, during the summer, the following amounts:

| | |
|---|---|
| For a dress | $20.00 |
| For making dress | 4.13 |
| For trimming for a hat | .80 |
| For trip to New York to meet Mr. C. on his return | 5.00 |
| For one pair shoes for herself (special arches) | 6.00 |
| For ready-made waist | .65 |
| Total | $36.58 |

After these withdrawals Mr. and Mrs. C. had a balance of but $10 left in the bank.

Mr. C., after his return, was again unable to find work; so on September 1, Mrs. C. took a third boarder and lodger—a man—who paid $5 per week, thus bringing the income from boarders and lodgers up to $13 per week.

*New Project for a Livelihood.*—Since something more had to be done for a livelihood, and since it was becoming apparent that Mr. C. would not be able to obtain employment in the textile industry, Mrs. C. decided to try to support her husband and herself by running a store. She therefore borrowed money on their lots, at six per cent., and rented a small candy and cigar store with

adjoining dwelling for $26 per month. On October 13, the family moved into its new quarters. Mr. C. tried to add to the family income by keeping chickens. The investment in chickens and wood for the coop amounted to $5.50.

The following expenses were incurred at the time of moving:

| | |
|---|---|
| Hauling of furniture (not including boarder's piano) | $ 5.00 |
| New lights | 2.50 |
| Repairing of bell | 1.00 |
| Oil heating stove | 2.75 |
| Linoleum bought of preceding tenant | 2.00 |
| Shades, bought of same | 1.50 |
| Wash tub, wash basin, double boiler | 1.30 |
| New shade | .65 |
| Total | $16.70 |

Mrs. C. helped meet these expenses by selling her sideboard for $10.

When the family moved, Mrs. C. gave up the man boarder, but she intended to keep the young women boarders, and with this end in view she bought a gas range on installments. She soon found it too hard to cook for boarders and to attend to the store; at the end of October, therefore, she let the young women boarders go, and in April, 1914, she sold the gas range at a considerable loss.

From November on, the food expenditure was for Mr. and Mrs. C. only. This is given in the table for the five-week period (March 14–April 17, 1914). The total food expenditure for these five weeks was $17.67; the average per week, $3.53. The Fall River "fair standard" weekly food allowance for a man and his wife is $3.28.[1]

There is no income record for the second period, owing to the fact that no attempt was made to keep an accurate account of receipts from the store. All bills, for both the store and the house, were met indiscriminately from funds in the cash drawer.

The store is not paying well at the close of this account (April 17, 1914). The house has been hard to heat and has proved expensive. Mrs. C. had to burn five and one-half tons of coal, costing $41.25, and one hundred gallons of oil, costing $11, between October 13, 1913, and April 17, 1914, and she used twenty-five cents' worth of gas every two days. The project is apparently not turning out successfully, and Mrs. C. is discouraged over the venture.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

## INCOME.

### First Period: Nine Weeks, March 22–May 23, 1913, Actually Recorded Income.

#### Income from all Sources.

| | |
|---|---|
| Husband, wages, 9 weeks @ $20.00 | $180.00 |
| Young woman boarder and lodger no. 1, 9 weeks @ $4.00 | 36.00 |
| Young woman boarder and lodger no. 2, 9 weeks @ $4.00 | 36.00 |
| Total income, nine weeks, actually recorded | $252.00 |

## EXPENDITURES.

First Period: Nine Weeks, March 22–May 23, 1913, Actually Recorded Expenditures.
Second Period: Five Weeks, March 14–April 17, 1914, Actually Recorded Expenditures.

| Item. | First Period. | | | | | Second Period. | | | |
|---|---|---|---|---|---|---|---|---|---|
| | Amount. | | | Nine Weeks, Actually Recorded. | | Amount. | | Five Weeks, Actually Recorded. | |
| Date (date indicates the first day of a four-week period). | Mar. 22, 1913 | April 19 | May 17[1] | Total. | Total. | Mar. 14, 1914 | April 11[1] | Total. | Total. |
| *House:* | | | | | | | | | |
| Rent | $14 per month | | | $28.00 | | $26 per month (house and store) | | $26.00 | |
| Repairs | | | | 2.00 | | | | — | |
| Fuel | | | | — | | | | 3.09 | |
| Light | | | | 1.50 | $31.50 | | | 2.50 | $31.59 |
| *Food:* Meats | $7.10 | $8.38 | $2.23 | 17.71 | | $4.29 | $1.32 | 5.61 | |
| Dairy products | 2.60 | 4.13 | 2.08 | 8.81 | | 2.83 | .28 | 3.11 | |
| Eggs | 2.05 | 2.25 | .52 | 4.82 | | .14 | .13 | .27 | |
| Staples | 2.04 | 1.42 | .45 | 3.91 | | 1.67 | .24 | 1.91 | |
| Vegetables | 2.97 | 3.78 | 1.28 | 8.03 | | 2.08 | 1.10 | 3.18 | |
| Fruits | 3.74 | 2.84 | .57 | 7.15 | | .62 | | .62 | |
| Cereals | .20 | .10 | .10 | .40 | | .30 | .10 | .40 | |
| Baked goods | 1.85 | 1.74 | .55 | 4.14 | | 1.37 | .40 | 1.77 | |
| Beverages | 1.25 | 1.20 | | 2.45 | | .55 | .15 | .70 | |
| Miscellaneous | 2.40 | 2.43 | .15 | 4.98 | | | .10 | .10 | |
| *Food Total* | 26.20[2] | 28.27[2] | 7.93[2] | | 62.40 | 13.85[3] | 3.82[3] | | 17.67 |
| *Household Expenses:* | | | | | | | | | |
| Furniture | 1.00 | | | 1.00 | | | | — | |
| Furnishings | 1.70 | 9.95 | .90 | 12.55 | | 5.00 | 1.50 | 6.50 | |
| General supplies | 1.98 | 2.02 | .30 | 4.30 | | .90 | .23 | 1.13 | |
| Laundry | | 1.50 | | 1.50 | 19.35 | | | — | 7.63 |
| Clothing: Wife | 6.24 | 14.78 | | | 21.02 | .13 | 1.25 | | 1.38 |
| Medical attention | | 1.00[4] | | | 1.00 | .85 | | | .85 |
| Insurance | 3.40 | 2.65 | .85 | | 6.90 | 1.80 | | | 1.80 |
| Dues: Lodge | 1.10 | .40 | | | 1.50 | .30 | | | .30 |
| Reading matter | 1.11 | .81 | .32 | | 2.24 | .18 | | | .18 |
| Church | 1.60 | 1.40 | .20 | | 3.20 | | | | — |
| Charity | | | | | — | | | | — |
| Recreation | .30 | 1.10[5] | | | 1.40 | | | | — |
| Pocket money: Husband | $2 per week | | | | 18.00 | 2.00 | .50 | | 2.50 |
| Car fare | .40 | .70 | .20 | | 1.30 | .60 | | | .60 |
| Gifts | 1.00 | | | | 1.00 | | | | — |
| Taxes on building lots | 2.46 | | | | 2.46 | | | | — |
| Total expenditures, nine weeks, actually recorded | | | | | $173.27 | Total expenditures, five weeks, actually recorded | | | $64.50[6] |
| Total income, nine weeks, actually recorded | | | | | 252.00 | | | | |
| Balance | | | | | $ 78.73 | | | | |
| **Debt.** | | | | | | | | | |
| Debt paid | 5.00 | | | | 5.00 | | | | |
| Balance | | | | | $ 73.73 | | | | |

[1] One week only.
[2] Four persons, 1st period.
[3] Two persons, 2d period.
[4] Eyeglasses.
[5] One dollar for circus.
[6] Income account not kept for 2d period.

See p. 104.

SAVINGS.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Savings fund society | 15.00 | | | | $ 15.00 | | | | |
| Building and loan association | 4.00 | 4.00 | | | 8.00 | | | | |
| Total | | | | | $ 23.00 | | | | |

## FAMILY NO. 16.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 36 | Wilton carpet weaver. |
| Mother | 34 | Housekeeper. |
| First son | 13 | In school. |
| Daughter | 11 | In school. |
| Second son | 7 | In school. |

*Type of Family.*—This is the family of a highly skilled American textile-mill worker. Mr. W. has the reputation of being one of the best weavers in the carpet trade in Kensington. Mrs. W. has managed the home well, and has helped her husband to put aside considerable savings each year. She told the investigator that until recent years she had done her own and the children's sewing, and that she had ceased doing it only upon her physician's advice. Mr. and Mrs. W. are eager to have their children continue at school, especially since the children themselves seem studious and appreciative of their opportunities. The older son has begun to study music in addition to doing his regular school work.

*The Account.*—The budget of this family covers a year (November 7, 1913–November 5, 1914). The account was kept in detail for eight typical weeks,—four weeks in the fall and four weeks in the spring. The income was recorded in detail for twenty-four weeks, and an account of the important articles of clothing and of the periodical obligations of the family, was given for the year.

*Income; Savings.*—Mr. W., owing to his exceptional executive ability, has for some time been a leader among his fellow-workmen in their organizations. By occupying positions of trust and responsibility in these organizations, he has been enabled to add sometimes as much as $200 per year to his regular income. His wages also have been unusually high, as the result of his efficiency as a weaver.

During their fourteen years of married life, Mr. and Mrs. W. have saved, through a building and loan association, enough money to buy two houses. One, which they rent, is a five-room,

brick house, with bath and shed, valued at $1,400, clear of all encumbrances; the income from the rental of this is $12 per month. The other house—the one in which the family now lives—is a seven-room, brick house, valued at $3,200; it is mortgaged for $1,350. Mr. W. is at present carrying twelve shares in a building and loan association in order eventually to pay off this mortgage; he carried seventeen shares for some time, but at the end of the seventh month of the year of this account he reduced his savings, for, as he says, his children are now growing up, and they need more in the way of necessaries and recreation than they did when they were younger.

*House.*—The house in which this family lives has modern conveniences, and is well, but not expensively, furnished. At the present time Mr. W. is buying a playerpiano on installments. He is fond of music and likes to have it in his home, where he spends much of his leisure time with his family.

*Food.*—The account of the food expenditure, which was carefully kept for four weeks in the fall, and again for four weeks in the spring, furnishes a basis for a yearly estimate, since Mrs. W. spends about the same amount upon her table week after week. The average amount spent per week for the eight weeks of the account was $9.17. The Fall River "fair standard" weekly food allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $1.82 |
| Mother | 1.46 |
| First son | 1.46 |
| Daughter | 1.09 |
| Second son | .91 |
| Total | $6.74 |

This family was therefore far above the Fall River standard with regard to its food expenditure.

*Clothing.*—The total clothing expenditure for the year, as based upon Mrs. W.'s record of the large articles of clothing bought, amounted to $182.50. The Fall River "fair standard" clothing allowance for this family would be as follows:[2]

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

[2] *Ibid.*, pp. 239, 240, 243.

| | |
|---|---|
| Father | $ 45.75 |
| Mother | 33.75 |
| First son | 30.55 |
| Daughter | 25.35 |
| Second son | 17.45 |
| Total | $152.85 |

All the members of this family are well dressed year after year; to show this fact clearly, an account covering several years would be necessary. Mrs. W.'s remarks to the investigator at the close of the year of the account, are significant: "Even rich parents would hardly dress a child better than we dress our daughter. My way of doing is to buy good clothing, for it not only looks well, but is cheaper in the end."

*Dues.*—Mr. W. spends a considerable amount of his income on lodges. No member of the family carries life insurance, and no member except Mr. W. himself, is insured against illness by membership in a lodge.

*Recreation.*—Recreation—including the father's "pocket money" —makes a large item in this budget. Mr. W. feels that he can afford a moderate amount of pleasure for his family and himself, and he does not hesitate to spend his money for this purpose. There is hardly a week during the year in which he does not take his family to a moving picture entertainment, the theater, or a concert; and in the summer they all go frequently to the parks.

*Standard of Living.*—This budget shows how well the family of a highly skilled carpet weaver of Kensington can live, when circumstances are favorable. Four times during the twenty-four weeks (November 7, 1913–April 23, 1914) for which the income of this family is recorded, Mr. W.'s weekly wage passed the $30 mark. The budget shows a high standard of living, as well as some provision for old age.

INCOME.

TWENTY-FOUR WEEKS, NOVEMBER 7, 1913–APRIL 23, 1914, ACTUALLY RECORDED INCOME. Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Father, Wages. | | Father, Wages. | | Father, Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Nov. 7, 1913 | $26.95 | Jan. 9, 1914 | $25.83 | Mar. 13, 1914 | $ 20.18 |
| | 17.51 | | 30.34 | | 33.61 |
| | 21.45 | | 22.57 | Mar. 27 | 17.08 |
| | 22.07 | Jan. 30 | 27.86 | | 12.00 |
| Dec. 5 | 15.09 | | 32.47 | | 15.49 |
| | 25.90 | | 30.20 | | 23.16 |
| | 24.58 | | 28.89 | | |
| | 28.88 | Feb. 27 | 20.08 | | $559.00 |
| Jan. 2, 1914 | 20.20 | | 16.61 | | |

INCOME FROM ALL SOURCES.

| | |
|---|---|
| Father, wages | $559.00 |
| Rent from house, 6 months @ $12.00 | 72.00 |
| Total income, 24 weeks, actually recorded | $631.00 |

ONE YEAR (52 WEEKS OR 364 DAYS), NOVEMBER 7, 1913–NOVEMBER 5, 1914, PARTLY ESTIMATED INCOME.

INCOME FROM ALL SOURCES.

| | |
|---|---|
| Father, wages | $1,156.00 |
| Father, salaries from club and union | 81.00 |
| Rent from house | 102.00[1] |
| Total income, one year, partly estimated | $1,339.00 |

[1]

| | | |
|---|---|---|
| Rent from house, 12 months @ $12 | | $144.00 |
| Taxes | $18.00 | |
| Water rent | 9.00 | |
| Repairs | 15.00 | 42.00 |
| Net income from rent of house | | $102.00 |

## EXPENDITURES.

EIGHT WEEKS, NOVEMBER 7–DECEMBER 4, 1913, MARCH 27–APRIL 23, 1914, ACTUALLY RECORDED EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), NOVEMBER 7, 1913–NOVEMBER 5, 1914, PARTLY ESTIMATED EXPENDITURES.

| Item. | Amount. | | Eight Weeks, Actually Recorded. | | One Year, Partly Estimated. | |
|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Nov. 7, 1913 | Mar. 27 | Total. | Total. | Total. | Total. |
| *House:* | | | | | | |
| Interest on mortgage | | | — | | $54.00[1] | |
| Taxes and water rent | | | — | | [1]51.00[2] | |
| Repairs | | | — | | — | |
| Fuel and light | $ | | — | — | 54.50 | $159.50 |
| *Food:* Meats | 13.19 | $9.80 | $22.99 | | | |
| Dairy products | 5.99 | 6.18 | 12.17 | | | |
| Eggs | 2.67 | 3.75 | 6.42 | | | |
| Staples | 1.44 | .38 | 1.82 | | | |
| Vegetables | 2.22 | 4.45 | 6.67 | | | |
| Fruits | 2.77 | 2.41 | 5.18 | | | |
| Cereals | .42 | | .42 | | | |
| Baked goods | 5.16 | 4.81 | 9.97 | | | |
| Beverages | .99 | .47 | 1.46 | | | |
| Miscellaneous | 1.68 | 4.57 | 6.25 | | | |
| *Food Total* | 36.53 | 36.82 | | $73.35 | | 475.00 |
| *Household Expenses:* | | | | | | |
| Furniture | 8.00[3] | | 8.00 | | [1]126.60[4] | |
| Furnishings | .85 | 1.70 | 2.55 | | 18.00 | |
| General supplies | .53 | .48 | 1.01 | | 6.00 | |
| Laundry | 2.18 | 2.55 | 4.73 | 16.29 | 24.00 | 174.60 |
| *Clothing:* Father | | | | | 52.50 | |
| Mother | | | | | 50.00 | |
| First son | | | | | 30.00 | |
| Daughter | | | | | 35.00 | |
| Second son | | | | | 15.00 | |
| *Clothing Total* | 12.94 | 62.97 | | 75.91 | | 182.50 |
| Medical attention | .55 | 1.87 | | 2.42 | | 5.00 |
| Insurance | | | | | | — |
| *Dues:* | | | | | | |
| Lodge | | | — | | 33.56 | |
| Union | | | — | — | 10.40 | 43.96[1] |
| Music lessons | | | | | | 10.00[1] |
| Reading matter | .32 | .66 | | .98 | | 18.00 |
| Church | | .65 | | .65 | | 9.00 |
| Charity | | | | | | — |
| Recreation | 2.40 | 1.65 | | 4.05 | | 156.00[5] |
| Pocket money[5] | | | | | | — |
| Car fare | 1.40 | .80 | | 2.20 | | 15.00 |
| Gifts | 2.00 | | | 2.00 | | 15.00 |
| Total expenditures, 8 weeks, actually recorded | | | | $177.85 | | |
| Total income, 8 weeks, actually recorded | | | | 155.71 | | |
| Deficit | | | | $ 22.14 | | |
| Total expenditures, one year, partly estimated | | | | | | $1,263.56 |
| Total income, one year, partly estimated | | | | | | 1,339.00[6] |
| Balance | | | | | | $ 75.44 |

SAVINGS.

| | | | |
|---|---|---|---|
| Building and loan association | 7 months @ $17.50<br>5 months @ $12.00 | $122.50<br>60.00 | |
| Total | | | $ 182.50 |

[1] Actually recorded.
[2] Water rent, $12.
[3] Player piano on account.
[4] Includes $1.60 for furniture insurance.
[5] Father's "pocket money" is included under recreation.
[6] Actually recorded income for 24 weeks; estimated income for 28 weeks.

## FAMILY NO. 17.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Husband | 26 | Rego carpet weaver. |
| Wife | 27 | Housekeeper. |

Man boarder and lodger No. 1 (39 weeks). Paid $5 per week.
Man boarder and lodger No. 2 (39 weeks). Paid $5 per week.
Baby boarder and lodger (36 weeks). Paid $3 per week.

*Type of Family.*—This young man and his wife are Americans. Both were born and reared in the Kensington mill district. Mr. O. is ambitious and energetic. For the past three years he has attended evening school, in order to learn some phases of applied electricity. This knowledge has proved useful during the present year (1913–1914), for when work in the mill was so slack that Mr. O. could not earn much by weaving, he found work in an automobile repair shop. Mrs. O. is industrious, and adds to the family income by taking boarders and lodgers.

*The Account.*—The budget of this family covers one year (May 1, 1913–April 29, 1914). The account was kept in detail for the first twenty-one weeks of the period. The tables give the actually recorded account for the twenty-one weeks, and the partly estimated account for the year.

*Income.*—For the twenty-one weeks of the detailed account, the husband's earnings averaged $13.79 per week. Income from boarders and lodgers helped out the husband's earnings considerably during the year of the account.

*House.*—The house occupied by this family is situated on one of the main streets in the mill district. It is of brick, and has six rooms, a shed, and a bath with toilet; it is heated by a hot air furnace, and has both a coal range and a gas range for cooking. Mr. O. is buying this house through a building and loan association. It is valued at $3,360, and is heavily mortgaged. During the year of this account, Mr. O., without much assistance, papered some of the rooms and painted the house both inside and outside.

*Food.*—The weekly average spent for food during the twenty-one weeks was $10.44. The Fall River "fair standard" weekly food allowance for this family would be as follows:[1]

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

| | |
|---|---|
| Husband | $1.82 |
| Wife | 1.46 |
| Man boarder no. 1 | 1.82 |
| Man boarder no. 2 | 1.82 |
| Baby boarder | .55 |
| Total | $7.47 |

Following is the menu of this family, kept for five days in the early summer of 1913:

MENU FOR FIVE DAYS IN THE EARLY SUMMER OF 1913.

*Sunday.*

Breakfast: Ham and eggs, bread and butter, milk.
Dinner: Mutton, potatoes, string beans, bread and butter, berries and milk.
Supper: Mutton, potatoes, string beans, tomatoes, bread and butter, cornstarch, milk.

*Monday.*

Breakfast: Bacon and eggs, bread and butter, milk.
Dinner: Meat cakes, potatoes, green peas, bread and butter, pie, milk.
Supper: Lunch roll, fried potatoes, tomatoes, bread and butter, milk.

*Tuesday.*

Breakfast: Ham and eggs, bread and butter, milk.
Dinner: Pork chops, potatoes, corn, bread and butter, pineapple, milk.
Supper: Veal loaf, mutton, bread and butter, milk.

*Wednesday.*

Breakfast: Bacon and eggs, bread and butter, milk.
Dinner: Mutton chops, potatoes, string beans, bread and butter, milk, cake.
Supper: Boiled ham, cold mutton, bread and butter, berries, milk.

*Thursday.*

Breakfast: Ham and eggs, bread and butter, milk.
Dinner: Boiled ham, bread and butter, pie, milk.
Supper: Mutton chops, potatoes, tomatoes, bread and butter, milk.

*Clothing.*—The clothing expenditure (partly estimated) for the year was $75. The Fall River "fair standard" clothing allowance for a man and his wife is as follows:[1]

| | |
|---|---|
| Husband | $45.75 |
| Wife | 33.75 |
| Total | $79.50 |

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 243.

*Dues.*—Dues are an important item in this budget. Mr. and Mrs. O. both belong to lodges. Their yearly dues for these amount to $38.22.

*Recreation.*—Mr. O. enjoys going to his club, especially on Sunday afternoons. He takes Mrs. O. to the theater from time to time, and they always, upon such occasions, have a light supper at a restaurant after "the show."

*Standard of Living.*—Mr. and Mrs. O., by working hard, are able to maintain a good standard of living and to lay aside considerable savings. During the year of the account they paid $96 to the building and loan association. They sometimes add between $200 and $300 per year to their savings.

### INCOME.

TWENTY-ONE WEEKS, MAY 1–SEPTEMBER 24, 1913, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Husband, Wages. | | Husband, Wages. | | Husband, Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| May 1, 1913.. | $21.95 | June 26, 1913. | —— | Aug. 21, 1913. | $ 19.98 |
| | 20.43 | | —— | | 15.15 |
| | 20.25 | | $ 9.37 | | 22.26 |
| | 21.68 | | 26.09 | | 20.58 |
| May 29..... | 16.20 | July 24..... | 14.97[1] | Sept. 18..... | 18.20 |
| | —— | | 19.97[1] | | |
| | —— | | 16.73[1] | | $289.59 |
| | —— | | 5.78[1] | | |

[1] Wages for work in automobile factory.

INCOME FROM ALL SOURCES.

| | |
|---|---|
| Husband, wages | $289.59 |
| Man boarder and lodger no. 1, 21 weeks @ $5.00 | 105.00 |
| Man boarder and lodger no. 2, 21 weeks @ $5.00 | 105.00 |
| Baby boarder and lodger, 15 weeks @ $3.00 | 45.00 |
| Total income, 21 weeks, actually recorded | $544.59 |

ONE YEAR (52 WEEKS OR 364 DAYS), MAY 1, 1913–APRIL 29, 1914, PARTLY ESTIMATED INCOME.

INCOME FROM ALL SOURCES.

| | |
|---|---|
| Husband, wages | $ 910.00 |
| Man boarder and lodger no. 1, 39 weeks @ $5.00 | 195.00[1] |
| Man boarder and lodger no. 2, 39 weeks @ $5.00 | 195.00[1] |
| Baby boarder and lodger, 36 weeks @ $3.00 | 108.00[1] |
| Total income, one year, partly estimated | $1,408.00 |

[1] Actually recorded.

## EXPENDITURES.

TWENTY-ONE WEEKS, MAY 1–SEPTEMBER 24, 1913, ACTUALLY RECORDED EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), MAY 1, 1913–APRIL 29, 1914, PARTLY ESTIMATED EXPENDITURES.

| Item. | Amount. | | | | | | Twenty-one Weeks, Actually Recorded. | | One Year, Partly Estimated. | |
|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | May 1, 1913 | May 29 | June 26 | July 24 | Aug. 21 | Sept. 18[1] | Total. | Total. | Total. | Total. |
| *House*: | | | | | | | | | | |
| Interest on first mortgage | | | $ 54.00 | | | | $ 54.00 | | $ 108.00[2] | |
| Interest on second mortgage | | | 24.40 | | | | 24.40 | | 48.80[2] | |
| Taxes and water rent | | | | | | | | | [3]54.00[2] | |
| Repairs | | $0.75 | | | $2.50 | | 3.25 | | 25.00 | |
| Fuel and light | $ | | 5.10 | $ | | | 5.10 | $86.75 | 60.00 | $295.80 |
| *Food*: Meats | 18.49 | 19.17 | 15.94 | 13.10 | 14.52 | $3.98 | 85.20 | | | |
| Dairy products | 7.21 | 6.59 | 4.23 | 7.26 | 5.41 | .88 | 31.59 | | | |
| Eggs | 2.93 | 2.75 | 2.45 | 3.85 | 2.53 | .75 | 15.26 | | | |
| Staples | 2.49 | 1.73 | 2.02 | 1.41 | 1.46 | .34 | 9.46 | | | |
| Vegetables | 2.41 | 2.37 | 2.04 | 2.92 | 1.97 | .22 | 11.93 | | | |
| Fruits | | | | | | | | | | |
| Cereals | | | | | | | | | | |
| Baked goods | 2.85 | 3.87 | 6.53 | 2.83 | 4.65 | 3.68 | 24.40 | | | |
| Beverages | 3.11 | 2.84 | 3.38 | 3.11 | 2.84 | 1.24 | 16.51 | | | |
| Miscellaneous | 3.98 | 4.14 | 6.11 | 4.01 | 3.65 | 3.03 | 24.92 | | | |
| *Food Total* | 43.47 | 43.46 | 42.70 | 38.49 | 37.03 | 14.12 | | 219.27 | | 546.00 |
| *Household Expenses*: | | | | | | | | | | |
| Furniture | | | | | | | | | 18.00[2] | |
| Furnishings | 12.75 | .40 | .40 | .40 | | | 13.95 | | 25.00 | |
| General supplies | 1.17 | .49 | 1.06 | .87 | .27 | | 3.86 | | 10.00 | |
| Laundry | | | | | | | | 17.81 | 3.00 | 56.00 |
| *Clothing*: | | | | | | | | | | |
| Husband | | | 23.00[4] | | | | 23.00 | | 40.00 | |
| Wife | | | | | | | | 23.00 | 35.00 | 75.00 |
| Medical attention | | | | | | | | | | 3.00 |
| Insurance | | | | | 3.30 | | | 3.30 | | 13.20[2] |
| *Dues*: | | | | | | | | | | |
| Lodge | 2.94 | 2.94 | 2.94 | 2.94 | 2.94 | 1.67 | 16.37 | | 38.22[2] | |
| Union | .80 | .80 | .80 | .80 | .80 | .20 | 4.20 | 20.57 | 10.40[2] | 48.62[2] |
| Education | | | | | | 27.00[5] | | 27.00 | | 27.00[2] |
| Reading matter | .35 | .35 | | .05 | .20 | .25 | | 1.20 | | 5.00 |
| Church | | | | | | | | | | |
| Charity | | | | | | | | | | |
| Recreation | 3.20 | 3.20 | 20.00 | | | 1.60 | | 28.00 | | 60.00 |
| Pocket money: Husband | 3.50 | 7.17 | 3.50 | 3.50 | 3.50 | 3.50 | | 24.67 | | 50.00[6] |
| Car fare | .50 | .40 | .40 | .30 | .20 | .20 | | 2.00 | | 6.00 |
| Gifts | | | | | | | | | | 5.00 |
| Total expenditures, 21 weeks, actually recorded | | | | | | | | $453.57 | | |
| Total income, 21 weeks, actually recorded | | | | | | | | 544.59 | | |
| Deficit | | | | | | | | $ 8.98 | | |
| Total expenditures, one year, partly estimated | | | | | | | | | | $1,190.62 |
| Total income, one year, partly estimated | | | | | | | | | | 1,408.00 |
| Balance | | | | | | | | | | $ 217.38 |

SAVINGS.

| | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|
| Building and loan association | 8.00 | 8.00 | 8.00 | 8.00 | 7.83 | | | $39.83 | | $96.00[2] |

[1] One week only.
[2] Actually recorded.
[3] Water rent, $12.
[4] Suit, $20; shoes, $3.
[5] Tuition for technical night school course for husband.
[6] One dollar per week of husband's "pocket money" is spent for tobacco.

## FAMILY NO. 18.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | Deceased. | |
| Mother | 56 | Housekeeper. |
| First daughter | 28 | Winder in carpet mill. |
| Second daughter | 26 | Winder in carpet mill. |
| Third daughter | 24 | Bobbin girl in carpet mill. |

*Type of Family.*—This is an American family in which the three grown daughters are the only wage-earners. The daughters turn over all of their earnings to their mother, who, through her capable management, keeps up a comfortable home for the family.

*The Account.*—A detailed record of the expenditures of this family was kept for eleven weeks (April 25–July 10, 1913); a record of the family income was kept for twelve weeks (April 25–July 17, 1913).

*House.*—The house occupied by this family is situated on a wide, clean street in the mill district. It is of brick, and has a parlor, a kitchen (also used as a dining room), and a shed, on the first floor; and two sleeping rooms and a bath with toilet, on the second floor. It is heated by a hot air furnace, and has both a coal range and a gas range for cooking. Upon entering this home, the visitor is impressed by the simplicity of his surroundings. The small parlor is not overcrowded, and the few articles of furniture have been carefully selected, with appropriateness, and with a regard for economy. Mrs. R. takes pride in her home, and keeps it in excellent order.

*Food.*—The weekly average spent for food during the eleven weeks was $6.89. The Fall River "fair standard" weekly food allowance for this family would be as follows:[1]

| | |
|---|---|
| Mother | $1.46 |
| First daughter | 1.46 |
| Second daughter | 1.46 |
| Third daughter | 1.46 |
| Total | $5.84 |

*Pocket Money; Recreation; Church.*—The average amount of "pocket money" given to the three daughters during the eleven

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

weeks was $2.69 per week, or ninety cents apiece, per week. This family's recreation fund is interesting, and unusual for a family of textile-mill workers; Mrs. R. and her three daughters go away for a vacation each summer, and in order to prepare in advance for the expense of this vacation, they place a part of each week's income in a special fund. During the eleven weeks a total of $22.84 was added to the vacation fund.

Mrs. R. and her daughters are active members of the Episcopal church, and much of their social life is connected with church activities. This family's average contribution to the church out of the household fund, for the eleven weeks, was $2.34 per week. The daughters also made contributions to the church out of their "pocket money."

*Standard of Living.*—The income contributed by the three daughters, as recorded for the twelve weeks, averaged $20.38 per week, or $6.79 apiece per week. The fact that four adult women are able to live comfortably upon an income of this size, shows the importance of home organization as a factor in the effective utilization of small incomes. On the whole, this family maintains a good standard of living. The entire income is used each year in maintaining this standard; no savings are laid aside.

INCOME.

TWELVE WEEKS, APRIL 25–JULY 17, 1913, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Three Daughters, Wages. | | Three Daughters, Wages. | | Three Daughters, Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| April 25, 1913 .. | $27.49 | May 23, 1913. | $20.80 | June 20, 1913. | $ 21.94 |
| | 19.59 | | 23.25 | | 20.45 |
| | 18.67 | | 18.75 | | 14.06 |
| | 22.62 | | 22.90 | | 14.00 |
| | | | | | $244.52 |

**EXPENDITURES.**

ELEVEN WEEKS, APRIL 25–JULY 10, 1913, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | Eleven Weeks, Actually Recorded. | |
|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | April 25, 1913 | May 23 | June 20[1] | Total. | Total. |
| *House:* | | | | | |
| Rent | $14 per month | | | $42.00 | |
| Fuel and light | $0.05 | | $3.60 | 3.65 | $45.65 |
| *Food:* Meats | 5.60 | $4.71 | 3.51 | 13.82 | |
| Dairy products | 2.48 | 2.48 | 1.80 | 6.76 | |
| Eggs[2] | | | | | |
| Staples | 11.55 | 10.70 | 6.64 | 28.89 | |
| Vegetables | .97 | 2.46 | 1.98 | 5.41 | |
| Fruits | 2.07 | 2.12 | 1.49 | 5.68 | |
| Cereals | | | | | |
| Baked goods | 3.39 | 3.59 | 3.40 | 10.38 | |
| Beverages[2] | | | | | |
| Miscellaneous | 2.00 | 1.55 | 1.35 | 4.90 | |
| *Food Total* | 28.06 | 27.61 | 20.17 | | 75.84 |
| *Household Expenses:* | | | | | |
| Furniture | | | | | |
| Furnishings | .74 | .76 | | 1.50 | |
| General supplies | 1.00 | | | 1.00 | |
| Laundry | | | | | 2.50 |
| Clothing | 1.57 | 8.55 | 1.41 | | 11.53 |
| Medical attention | .10 | .10 | 3.00[3] | | 3.20 |
| Insurance | 2.00 | 2.00 | 1.50 | | 5.50 |
| Dues | | | | | |
| Reading matter | .42 | .33 | | | .75 |
| Church | 10.49 | 9.26 | 5.98 | | 25.73 |
| Charity | | | | | |
| *Recreation:* | | | | | |
| Vacation fund | 8.42 | 8.24 | 6.18 | 22.84 | |
| Theater and trip | .25 | | .50 | .75 | 23.59 |
| Pocket money: Three daughters | 11.82 | 10.78 | 8.74 | | 29.58 |
| Car fare | .45 | .15 | .30 | | .90 |
| Gifts | | | | | |
| Total expenditures, 11 weeks, actually recorded | | | | | $224.77 |
| Total income, 11 weeks, actually recorded | | | | | 230.52 |
| Balance | | | | | $ 5.75 |

[1] Three weeks only. [2] Included under staples. [3] Dentist.

*First Daughter's Personal Account.*—The oldest daughter in this family kept for the investigator a record of her wages and of her "pocket money" for a period of thirty-four weeks (November 18, 1913–July 13, 1914); she also kept an account of how she spent her "pocket money" for seven weeks of this period. This daughter's wages averaged $9.84 per week, and her "pocket money" averaged $1.63 per week, for the thirty-four weeks.

### PERSONAL ACCOUNT OF FIRST DAUGHTER.

INCOME, 34 WEEKS, NOVEMBER 18, 1913–JULY 13, 1914, ACTUALLY RECORDED INCOME.

POCKET MONEY, 34 WEEKS, NOVEMBER 18, 1913–JULY 13, 1914, ACTUALLY RECORDED POCKET MONEY.

EXPENDITURES, 7 WEEKS, APRIL 21–JUNE 8, 1914, ACTUALLY RECORDED EXPENDITURES.

| Income. Wages, 34 Weeks. | | Pocket Money, 34 Weeks. | |
|---|---|---|---|
| Date. | Amount. | Date. | Amt. |
| Nov. 18, 1913 | $9.12 | Nov. 18, 1913. | |
| | 8.45 | | |
| | 11.66 | | |
| | 10.76 | | $5.17 |
| Dec. 16 | 11.31 | Dec. 16 | |
| | 9.15 | | |
| | 9.85 | | |
| | 12.87 | | 6.60 |
| Jan. 13, 1914 | 11.69 | Jan. 13, 1914. | |
| | 13.42 | | |
| | 13.72 | | |
| | 14.25 | | 13.08 |
| Feb. 10 | 12.96 | Feb. 10 | |
| | 13.55 | | |
| | 13.00 | | |
| | 11.18 | | 10.91 |
| Mar. 10 | 12.37 | Mar. 10 | |
| | 11.82 | | |
| | 10.03 | | |
| | 10.89 | | 6.80 |
| April 7 | 8.40 | April 7 | |
| | 9.71 | | |
| | 5.74 | | |
| | 5.34 | | 3.64 |
| May 5 | 7.25 | May 5 | |
| | 7.15 | | |
| | 8.64 | | |
| | 6.06 | | 3.66 |
| June 2 | 8.24 | June 2 | |
| | 7.72 | | |
| | 7.50 | | |
| | 7.03 | | 3.78 |
| June 30 | 6.00 | June 30 | |
| | 7.81 | | 1.73[1] |
| Total income, 34 weeks, actually recorded | $334.64 | Total pocket money, 34 weeks, actually recorded | $55.37 |

| Expenditures, 7 Weeks. | | | | |
|---|---|---|---|---|
| Date (date indicates the first day of a four-week period) | April 7, 1914[1] | May 5 | June 2[2] | Total. |
| Dry goods | $0.75 | $1.50 | | $2.25 |
| Church | .35 | .60 | $0.15 | 1.10 |
| Ice cream and candy | .50 | .20 | .10 | .80 |
| Car fare | .10 | .20 | .10 | .40 |
| Gift | | .85 | | .85 |
| Total expenditures, 7 weeks, actually recorded | | | | $5.40 |
| Total pocket money, 7 weeks, actually recorded | | | | 6.06 |
| Balance | | | | $ .66 |

[1] Two weeks only.
[2] One week only.

### FAMILY NO. 19.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 43 | Brussels carpet weaver. |
| Mother | 41 | Housekeeper. |
| Son | 10 | In school. |

*Type of Family.*—Mr. K. is English. He has lived in America since he was twelve years old. His wife was born in Philadelphia. Mr. and Mrs. K. have been married for seventeen years, and have lived in Kensington for twelve years. Mr. K. is a reader of a serious class of literature,—particularly books on economics and sociology. He is a follower of Karl Marx, and was, until a short time before the present writing (September, 1915), a member of the Socialist party.

The expenditures of this family,—contrary to the common practice in Kensington,—are directed by the father, who methodically apportions his income among the various items of the budget. Mr. K. says: "I do not follow any custom of keeping pocket money; what I earn belongs to my family just as much as to me. We pay our bills from our common fund, which comes from my wages. I do not use tobacco or liquors, and may be said to be a total abstainer."

*The Account.*—A summary of the expenditures and a statement of the total income are given for this family for each of the years 1912, 1913, and 1914, and for the first twenty-six weeks of 1915. The food expenditure is given in detail for one week of the year 1915; the clothing expenditure is itemized for the years 1912 and 1913; and the income is given by weeks for twenty-six weeks (March 19–September 16) of the year 1915.

*Income.*—This family is supported entirely by the father. His wages for the year 1914 averaged $22.86 per week.

*House.*—This family lives in one of the newly built sections of the mill district. The house which the family occupies is of brick, and has six rooms, a shed, a bath with toilet, and a front porch. It is heated by a hot air furnace, and has both a coal range and a gas range for cooking. The rent is $16 per month. The home is well furnished.

*Food.*—Following is the detailed account of this family's food expenditure for one week of the year 1915:

| | | | |
|---|---|---|---|
| 5 lbs. chuck roast | @ | $0.18 | $0.90 |
| 2 lbs. lamb chops | @ | .25 | .50 |
| 2 lbs. rump steak | @ | .27 | .54 |
| 2 lbs. bacon | @ | .25 | .50 |
| 1 lb. ham | @ | .28 | .28 |
| 2 lbs. lard | @ | .18 | .36 |
| 2 lbs. butter | @ | 45 | .90 |
| 3 doz. eggs | @ | .36 | 1.08 |
| 14 qts. milk | @ | .08 | 1.12 |
| Baked goods | | | .70 |
| Vegetables, fruit, cereals, etc. | | | 2.12 |
| Total | | | $9.00 |

With regard to this list of foods Mr. K. says: "The menu would be changed to suit the changing prices of summer as compared with winter, principally butter and eggs; but the sum total would amount to the same,—$9 per week."

The following menu for one day is given by Mr. K. as typical of the family diet. "Of course we have a change of meat and vegetables," he says, "but the amount is about the same every day in the year."

MENU FOR ONE DAY.

Breakfast: Mush and milk, buttered toast, fruit (choice of apples, oranges, or grape fruit), coffee, tea, or milk.
Dinner: Roast beef, baked or boiled potatoes, spinach, carrots, bread and butter, milk, pudding, apples.
Supper: Poached eggs on toast, cereal and milk, fruit, milk.

The Fall River "fair standard" yearly food allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $ 94.64 |
| Mother | 75.71 |
| Son | 56.78 |
| Total | $227.13 |

The total food expenditure of Mr. K.'s family for the year 1914 was $480, or more than twice the amount allowed by the Fall River standard.

*Clothing.*—Mr. K. aims to keep the annual clothing expenditure of his family down to $130, or below. For the year 1914, the clothing expenditure was exactly $130. For the years 1912 and 1913, the articles of clothing bought and the prices paid for the same were as follows:

CLOTHING.

| *Father:* | Year 1912. | Year 1913. |
|---|---|---|
| Overcoat | $ 10.00 | $ 15.00 |
| Suit | 20.00 | 12.00 |
| Hat, felt | 2.00 | 2.00 |
| Hat, straw | — | 1.50 |
| Shirts | 3.00 | 2.00 |
| Shoes | 4.00 | 8.00 |
| Shoe repairs | 2.50 | 2.50 |
| Slippers | 1.50 | — |
| Underwear, summer | 2.00 | 2.00 |
| Underwear, winter | 2.50 | 2.50 |
| Socks, collars, ties, etc. | 10.40 | 10.40 |
| | $ 57.90 | $ 57.90 |

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, p. 243.

| | | |
|---|---|---|
| *Mother:* | | |
| Dresses, underclothing, etc. | $ 26.00 | $ 26.00 |
| Shoes | 3.00 | 6.00 |
| Shoe repairs | 1.00 | 1.10 |
| Slippers | 1.50 | — |
| | $ 31.50 | $ 33.10 |
| *Son:* | | |
| Suits, underwear, etc. | $ 13.00 | $ 13.00 |
| Shoes | 18.00 | 18.00 |
| Shoe repairs | 6.00 | 6.00 |
| | $ 37.00 | $ 37.00 |
| Total for family | $126.40 | $128.00 |

The Fall River "fair standard" yearly clothing allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $ 45.75 |
| Mother | 33.75 |
| Son | 30.55 |
| Total | $110.05 |

*Medical Attention.*—During the latter half of 1914 and the first half of 1915, Mr. K.'s bills for medical attention for his wife and child were unusually large. For the first two and one-half years of this family's account, the total amount spent for medical attention (including medicine, and services of physician, dentist, and oculist) was but $58.44, while for the latter half of 1914 and the first half of 1915, the expenditure under the heading Medical Attention amounted to $76.50, the items being as follows:

| | |
|---|---|
| Physician's fees | $30.00 |
| Medicine | 26.00 |
| Dentist's fees | 9.00 |
| Oculist's bill | 11.50 |
| Total | $76.50 |

*Lodge and Union Dues.*—In 1912 and 1913, Mr. K. spent $46 per year for lodge and union dues. In 1914 he reduced his obligations to lodges by one half, thus bringing his yearly total for lodge and union dues down to $28.20.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 240, 243.

*Recreation.*—Mr. and Mrs. K. and their son go frequently to moving picture entertainments and to the parks, and they enjoy such other recreations as are inexpensive. The account shows an expenditure of $96 each year under the heading Recreation, which in this family budget includes reading matter, stationery, and car fare, as well as amusements and trips.

*Standard of Living.*—This family maintains a high standard of living. Everything is carefully planned beforehand, and the wants that are considered necessary, are looked after first. Mr. K. feels the urgency of the need of saving, and he aims to add a small amount to his savings account each year. In referring to the importance he places upon saving, he says: "I do not have music in the house. We all want it, but I cannot afford it. I must use my income for the prime material things of life. The fears of the future compel me to save the expense of a piano, to give me some degree of security in the food, clothing, and shelter for tomorrow." Mr. K. reports that it has taken him thirty-three years to lay aside $500.

### INCOME.

TWENTY-SIX WEEKS, MARCH 19–SEPTEMBER 16, 1915,[1] ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Father, Wages. | | Father, Wages. | | Father, Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Mar. 19, 1915.. | $32.27 | May 21, 1915. | $18.44 | July 23, 1915. | $ 30.60 |
| | 32.69 | | 3.13 | | 31.71 |
| | 32.36 | | ——[2] | Aug. 6..... | 30.32 |
| | 31.76 | June 11..... | ——[2] | | 25.00 |
| April 16..... | 24.84 | | ——[2] | | 11.19 |
| | 31.56 | | 22.85 | | 21.10 |
| | 31.42 | | 30.25 | Sept. 3..... | 23.63 |
| | 32.27 | July 9..... | 30.90 | | 13.93 |
| May 14..... | 26.74 | | 25.86 | | $594.82 |

[1] These 26 weeks are typical of any 6 months during the last 18 months of the account, both as to the amount and as to the irregularity of Mr. K.'s wages. His wages for these 18 months averaged $22.86 per week, or $594.36 per half year.

[2] Mill closed during these three weeks, for stocktaking.

### INCOME.

THREE YEARS (52 WEEKS, OR 364 DAYS, EACH), 1912, 1913, AND 1914,—AND FIRST TWENTY-SIX WEEKS OF 1915, ACTUALLY RECORDED INCOME.

| Year. | 1912. | 1913. | 1914.[1] | 1915.[2] |
|---|---|---|---|---|
| Total income: father, wages..... | $906.17 | $874.50 | $1,188.72 | $594.36 |

[1] In the summary tables of family budgets (pp. 10-24), the figures given for this family are those of the year 1914.

[2] First twenty-six weeks only.

**EXPENDITURES.**

THREE YEARS (52 WEEKS, OR 364 DAYS, EACH), 1912, 1913, AND 1914,—AND FIRST TWENTY-SIX WEEKS OF 1915, ACTUALLY RECORDED EXPENDITURES.

| Year. | Summary. | | | |
|---|---|---|---|---|
| | 1912. | 1913. | 1914.[1] | 1915.[2] |
| Rent | $192.00 | $192.00 | $192.00 | $96.00 |
| Fuel and light | 76.50 | 76.50 | 88.00 | 44.00 |
| Food | 447.20 | 447.20 | 480.00 | 240.00 |
| Household expenses | 52.00 | 52.00 | 52.00 | 26.00 |
| Clothing | 126.40[3] | 128.00[3] | 130.00 | 65.00 |
| Medical attention | 23.37 | 23.38 | 49.94 | 38.25 |
| Insurance | 6.00 | 6.00 | 6.00 | 3.00 |
| *Dues:* | | | | |
| Lodge | 35.60 | 35.60 | 17.80 | —— |
| Union | 10.40 | 10.40 | 10.40 | 5.20 |
| Recreation[4] | 96.00 | 96.00 | 96.00 | 48.00 |
| Total expenditures, actually recorded | $1,065.47 | $1,067.08 | $1,122.14 | $565.45 |
| Total income, actually recorded | 906.17 | 874.50 | 1,188.72 | 594.36 |
| Deficit | $159.30 | $192.58 | | |
| Balance | | | $66.58 | $28.91 |

[1] In the summary tables of family budgets (pp. 10–24), the figures given for this family are those of the year 1914.
[2] First twenty-six weeks only.
[3] For details, see pp. 120, 121.
[4] This heading here includes reading matter, stationery, and car fare, as well as amusements, trips, etc.

## FAMILY NO. 20.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | Deceased. | |
| Mother | 50 | Housekeeper and midwife. |
| First son | 18 | Teamster. |
| Second son | 16 | Clerk in textile mill. |
| Third son | 7 | In school. |

Woman boarder and lodger (left family in September, 1913). Paid nothing; helped with housework.

Man boarder and lodger No. 1 (entered family in June, 1913). Pays $5 per week.

Man boarder and lodger No. 2 (entered family in September, 1913). Pays $35 per month.

Man lodger (entered family in September, 1913). Pays $1.75 per week.

(There is also a married daughter, who has her own home.)

*Type of Family.*—Mrs. N. was born in the United States, of Irish parents. Her husband, who was a Kensington textile-mill worker, died two months before this account was begun. The family had a continuous struggle to get along, even while the father was living.

*The Account.*—Mrs. N. kept a record over a period of eight months, beginning in March, 1913. During the period covered by her record, a change in the household economy occurred. Because

of several breaks in Mrs. N.'s account, due to moving and to other causes, the figures for two typical months only,—one month in the spring of 1913, before the change in the household economy occurred, and one month in the fall of that year, after the change occurred,—are given in the tables for this family.

*Standard of Living.*—At the time this account was begun, in March, 1913, the family was living in a small, dingy, badly furnished house, on a dirty, narrow street in Kensington. The father's death had left the chief burden of the support of the family upon the two older sons, whose combined earnings amounted to $14.50 per week. Mrs. N. was adding a little to the income by going out occasionally as nurse and midwife. An old woman who was living with the family, was assisting with the housework, for her board.

Not long after this account was begun, a friend of Mrs. N.'s, whose home had been broken up by the death of his mother, offered to take his furniture and go to board with Mrs. N., on condition that she rent a larger house on a better street. In September, 1913, this arrangement was carried out. The friend pays $35 per month for his board and lodging, which means a considerable increase in the income of Mrs. N.'s family. The woman who assisted with the housework for her board, left the family in September, and Mrs. N. is now able to hire a woman to help her, two days each week, at $1 per day. At the close of her account (November, 1913), Mrs. N. writes in her account book: "You will no doubt consider me quite a spendthrift, but the money is coming in better, and I have more to spend, and I can assure you that I feel as if I were about twenty years younger since things took such a good turn for me."

INCOME.

EIGHT WEEKS, MARCH 22–APRIL 18, 1913, NOVEMBER 1–28, 1913, ACTUALLY RECORDED INCOME.

INCOME FROM ALL SOURCES.

| | |
|---|---|
| First son and second son, wages | $116.00 |
| Extra earnings | 2.00 |
| Man boarder and lodger no. 1, 4 weeks @ $5.00 | 20.00 |
| Man boarder and lodger no. 2, 1 month @ $35.00 | 35.00 |
| Man lodger, 4 weeks @ $1.75 | 7.00 |
| Total income, eight weeks, actually recorded | $180.00 |

## EXPENDITURES.

EIGHT WEEKS, MARCH 22–APRIL 18, 1913, NOVEMBER 1–28, 1913, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | Eight Weeks, Actually Recorded. | |
|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | March 22, 1913 | November 1, 1913 | Total. | Total. |
| *House*: | | | | |
| Rent | $12.00 | $18.00 | $30.00 | |
| Fuel and light | .25 | 8.85 | 9.10 | $39.10 |
| *Food*: Meats | 7.02 | 8.79 | 15.81 | |
| Dairy products | 6.12 | 2.26 | 8.38 | |
| Eggs | 1.79 | .84 | 2.63 | |
| Staples | 2.21 | .63 | 2.84 | |
| Vegetables | 3.83 | 2.73 | 6.56 | |
| Fruits | .44 | .12 | .56 | |
| Cereals | .40 | .10 | .50 | |
| Baked goods | 1.50 | .40 | 1.90 | |
| Beverages | 1.90 | | 1.90 | |
| Miscellaneous | 4.00 | 28.45[1] | 32.45 | |
| *Food Total* | 29.21[2] | 44.32[3] | | 73.53 |
| *Household Expenses*: | | | | |
| Furniture | 4.00 | | 4.00 | |
| Furnishings | .60 | .30 | .90 | |
| General supplies | 1.05 | .75 | 1.80 | |
| Laundry | | 8.00[4] | 8.00 | 14.70 |
| *Clothing*: | | | | |
| Mother | 3.33 | 25.71 | 29.04[5] | |
| First son | | 3.00[6] | 3.00 | |
| Second son | | 4.75[7] | 4.75 | |
| Third son | | 5.50[8] | 5.50 | 42.29 |
| Medical attention | 2.85 | | | 2.85 |
| Insurance | 1.60 | 1.60 | | 3.20 |
| Dues: Lodge | .40 | | | .40 |
| Reading matter | .59 | .44 | | 1.03 |
| Church | | | | — |
| Charity | | | | — |
| Recreation | .10 | | | .10 |
| Pocket money | | | | — |
| Car fare | .94 | | | .94 |
| Gifts | | | | — |
| Total expenditures, 8 weeks, actually recorded | | | | $178.14 |
| Total income, 8 weeks, actually recorded | | | | 180.00 |
| Balance | | | | $1.86 |

SAVINGS.

| | | | | |
|---|---|---|---|---|
| Savings fund society | .50 | 2.00 | | $2.50 |

[1] Includes $4.70 for meals outside.
[2] Five persons.
[3] Six persons.
[4] Wages to laundress.
[5] Coat, $17; hat, $4; shoes, $2.50; shoe repairs, $1.95; stockings, $.75; gloves, $1; gingham, $.36; muslin, $1.28; thread, $.20.
[6] Underwear.
[7] Trousers, $1.75; underwear, $3.
[8] Shoes, $1.50; hat, $1; coat, $3.

## FAMILY NO. 21.

### *Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 32 | Night watchman in coal yard. |
| Mother | 30 | Housekeeper and practical nurse. |
| Daughter | 14 | Doffer in cloth mill. |
| First son | 11 | In school. |
| Second son | 8 | In school. |
| Third son | 4 | |

*Type of Family.*—Both Mr. and Mrs. Q. were born and reared in Kensington. Mr. Q. was sixteen years old, and Mrs. Q., fourteen, at the time of their marriage. They have had an uphill struggle throughout their married life.

*The Account.*—Mrs. Q. attempted to keep a daily record over a long period, but owing to her lack of education, the account was too incomplete to serve any purpose except that of giving a general idea of the family's standard of living. A summary of the budget for four weeks only (summer of 1913), is given in the table for this family.

*Income.*—The father earns $13 per week, the daughter, $5. Both give over their entire earnings to Mrs. Q., who adds to the income when she can, by going out as a nurse. While she is working, the children are cared for at a day nursery.

*House.*—The housing conditions of this family are far worse than are those of any other family of this study. The street on which the family lives has been raised since the houses were built, so that half of the lower window panes in Mrs. Q.'s parlor are below the level of the sidewalk, and one has to go down several steps to enter her front door. The house is of brick, and has four rooms and a shed. It is in wretched repair; it is without sanitary plumbing; and it has neither kitchen range nor furnace. The cooking is done on a hot-plate, and the house is heated, in winter, by two stoves. The rent is $8 per month. The few articles of furniture in the house are dingy and dilapidated.

*Food.*—The average weekly food expenditure for the four weeks was $6.80. The Fall River "fair standard" weekly food allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $1.82 |
| Mother | 1.46 |
| Daughter | 1.27 |
| First son | 1.09 |
| Second son | .91 |
| Third son | .73 |
| Total | $7.28 |

*Standard of Living.*—The family did not spend all of its income, during the month of the account. As this was a summer month,

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

there was no expense for heating. The only clothing expenditure during the month was $3.22 for shoes and stockings. The family has all it can do to make ends meet. Its housing conditions are without doubt below those of any recognized fair standard, and the same is probably true of its food and clothing.

## INCOME.

FOUR WEEKS, SUMMER OF 1913, ACTUALLY RECORDED INCOME.
INCOME FROM ALL SOURCES.

| | |
|---|---|
| Father, wages, 4 weeks @ $13.00 | $52.00 |
| Daughter, wages, 4 weeks @ $5.00 | 20.00 |
| Total income, four weeks, actually recorded | $72.00 |

## EXPENDITURES.

FOUR WEEKS, SUMMER OF 1913, ACTUALLY RECORDED EXPENDITURES.
SUMMARY.

| | |
|---|---|
| Rent | $ 8.00 |
| Gas | 1.00 |
| Food | 27.20 |
| Furnishings | .50 |
| General supplies | .72 |
| Clothing | 3.22 |
| Medical attention | 1.25 |
| Insurance | 1.80 |
| Dues: Union | .50 |
| Recreation | .40 |
| Car fare | .40 |
| Total expenditures, four weeks, actually recorded | $44.99 |
| Total income, four weeks, actually recorded | 72.00 |
| Balance | $27.01 |

## FAMILY NO. 22.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 28 | Hosiery finisher. |
| Mother | 26 | Housekeeper. Sometimes does sewing for others. |
| First daughter | 6 | |
| Second daughter | 2 | |
| Son | 2 months. | |

Man boarder and lodger. Pays $4.50 per week.

*Type of Family.*—This family has a struggle to get along. Both Mr. and Mrs. H. are Americans. As they are highly respected and enjoy a good reputation for honesty, it is not difficult for them to obtain credit to tide them over hard times. Mrs. H. is a careful manager, and she does her best to keep expenditures within income. She makes her own and the children's clothes, and adds a little to the family income by sewing for others. Mr. H. is an earnest Bible student, and is active in religious work. He often conducts meetings at a small mission.

*The Account.*—This family's budget covers one year (May 3, 1913–May 1, 1914). Mrs. H. kept a detailed record for only eleven weeks of the period. Like most Kensington housewives, she was too proud to keep a record when income and expenditures were very small, owing to hard times. She gave an account of clothing expenditure for the year, and a general idea of the other expenditures for the year. The tables give the actually recorded account for the eleven weeks, and the partly estimated account for the year.

*Income.*—Mr. H. seldom earns more than $10 per week; during the year of the account his weekly earnings were usually less than that amount. "My husband has not been earning anything for about four months," Mrs. H. said to the investigator at the close of the year, "and we have had no income except what was given to us, and the few dollars that I have earned by sewing."

*House.*—This family rents the rooms above a store in the mill district, paying $8 per month. The apartment consists of a parlor, a room which is used as a kitchen, and two large sleeping rooms,—one of which has a bath tub. The cooking is done on a two-burner hot-plate, and the rooms are heated by a small coal stove.

*Food.*—The average weekly food expenditure for the eleven weeks was $6.20. The Fall River "fair standard" weekly food allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $1.82 |
| Mother | 1.46 |
| First daughter | .91 |
| Second daughter | .73 |
| Son | .55 |
| Man boarder | 1.82 |
| Total | $7.29 |

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

*Clothing.*—The clothing expenditure for the year was $36.40. The Fall River "fair standard" clothing allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $ 45.75 |
| Mother | 33.75 |
| First daughter | 16.85 |
| Second daughter | 6.30 |
| Son | 6.30 |
| Total | $108.95 |

*Standard of Living.*—This family's budget is without doubt below that of any recognized fair standard. In spite of Mrs. H.'s efforts to keep expenditures within income, she did not succeed, during the year of the account, but came out with a small indebtedness at the end of the year.

## INCOME.

### Eleven Weeks, May 3–June 27, 1913, March 21–April 10, 1914, Actually Recorded Income.

Income from all Sources.

| | |
|---|---|
| Father, wages | $ 78.00 |
| Man boarder and lodger, 7 weeks @ $4.50 | 31.50 |
| Total income, 11 weeks, actually recorded | $109.50 |

### One Year (52 Weeks or 364 Days), May 3, 1913–May 1, 1914, Partly Estimated Income.

Income from all Sources.

| | |
|---|---|
| Father, wages | $256.00 |
| Mother, earnings from sewing | 30.00 |
| Man boarder and lodger, 52 weeks @ $4.50 | 234.00 |
| Gifts | 20.00 |
| Total income, one year, partly estimated | $540.00 |

### CLOTHING FOR ONE YEAR, MAY 3, 1913–MAY 1, 1914.

Father.

| | |
|---|---|
| Trousers | $ 4.00 |
| Shirts (2) | 2.90 |
| Shoes | 3.00 |
| Socks | .13 |
| Tie and clasp | .35 |
| Collar | .15 |
| | $10.53 |

Mother.

| | |
|---|---|
| Dress | $ 1.60 |
| Dress goods | 2.55 |
| Trimmings | 1.06 |
| House dress | 1.00 |
| White underskirt | 1.00 |
| Hat | 2.45 |
| Hat frame | .10 |
| Shoes | 2.50 |
| Shoe repairs | .90 |

Mother.—*Continued.*

| | |
|---|---|
| Stockings | 1.10 |
| Combs for hair | .60 |
| Apron goods | .24 |
| | $15.10 |

Children.

| | |
|---|---|
| Dress goods | $ 1.31 |
| Coat goods | 2.00 |
| Coat linings | .45 |
| Muslin | .70 |
| Cap | .25 |
| Shoes | 3.92 |
| Stockings | .60 |
| Lace | .34 |
| Hair ribbons | .95 |
| Notions | .25 |
| | $10.77 |

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 240, 243.

## EXPENDITURES.

ELEVEN WEEKS, MAY, 3–JUNE 27, 1913, MARCH 21–APRIL 10, 1914, ACTUALLY RECORDED EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), MAY 3, 1913–MAY 1, 1914, PARTLY ESTIMATED EXPENDITURES.

| Item. | Amount. | | | Eleven Weeks, Actually Recorded. | | One Year, Partly Estimated. | |
|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | May 3, 1913 | May 31 | Mar. 21, 1914[1] | Total. | Total. | Total. | Total. |
| *House:* | | | | | | | |
| Rent | $8.00 | $8.00 | $8.00 | $24.00 | | $96.00[2] | |
| Fuel and light | .72 | | .30 | 1.02 | $25.02 | 27.00 | $123.00 |
| *Food:* Meats | 6.06 | 3.78 | 4.58 | 14.42 | | | |
| Dairy products | 2.25 | 3.22 | 2.82 | 8.29 | | | |
| Eggs | 1.25 | .70 | 1.35 | 3.30 | | | |
| Staples | 6.78 | 5.61 | 2.40 | 14.79 | | | |
| Vegetables | 1.98 | 2.48 | 1.44 | 5.90 | | | |
| Fruits | 1.34 | 1.69 | 1.30 | 4.33 | | | |
| Cereals | | | .47 | .47 | | | |
| Baked goods | 4.48 | 2.60 | 4.09 | 11.17 | | | |
| Beverages | 1.45 | .85 | .59 | 2.89 | | | |
| Miscellaneous | .73 | .40 | 1.50 | 2.63 | | | |
| *Food Total* | 26.32 | 21.33 | 20.54 | | 68.19 | | 338.00 |
| *Household Expenses:* | | | | | | | |
| Furniture | 2.00[3] | | | 2.00 | | 2.00 | |
| Furnishings | .10 | | | .10 | | 4.00 | |
| General supplies | 2.90 | | 1.64 | 4.54 | | 12.00 | |
| Laundry | .22 | | | .22 | 6.86 | 2.50 | 20.50 |
| *Clothing:* Father | | | | | | 10.53[2] | |
| Mother | | | | | | 15.10[2] | |
| Children | | | | | | 10.77[2] | |
| *Clothing Total* | 1.80 | 2.50 | 12.28 | | 16.58 | | 36.40[2] |
| Medical attention | .05 | .30 | .55 | | .90 | | 5.00 |
| Insurance | 1.70 | 1.60 | 1.40 | | 4.70 | | 20.80[2] |
| Dues | | | | | | | |
| Reading matter | | | .02 | | .02 | | 1.00 |
| Church | | | | | | | |
| Charity | | | | | | | |
| Recreation | | 1.00[4] | | | 1.00 | | 4.00 |
| Pocket money: Children | .11 | | | | .11 | | 1.50 |
| Car fare | .40 | .15 | .20 | | .75 | | 5.00 |
| Gifts | | | | | | | |
| Total expenditures, 11 weeks, actually recorded | | | | | $124.13 | | |
| Total income, 11 weeks, actually recorded | | | | | 109.50 | | |
| Deficit | | | | | $ 14.63 | | |
| Total expenditures, one year, partly estimated | | | | | | | $555.20 |
| Total income, one year, partly estimated | | | | | | | 540.00 |
| Deficit | | | | | | | $ 15.20 |

### DEBTS.

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Debts paid | 6.72 | 9.25 | 1.89 | | $17.86 | | $17.86 |
| Total deficit | | | | | $32.49 | | $33.06 |

### SAVINGS.

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| Children's bank | .30 | | | | .30 | | .30 |

[1] Three weeks only.
[2] Actually recorded.
[3] Ice chest.
[4] Picnic.

## FAMILY NO. 23.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 37 | Stationary engineer. |
| Mother | Deceased. | |
| First daughter | 14 | In school. |
| Second daughter | 12 | In school. |
| Third daughter | 9 | In school. |
| Fourth daughter | 7 | In school. |
| First son | 5 | In day nursery. |
| Second son | 3 | In day nursery. |

*Type of Family.*—This is an American family. The father has lived in Kensington for the past twenty-five years. The mother died a short time before the study of this family was begun. Since her death Mr. Z. has been sending the younger children to a nursery while he is at work during the day. All of the children take their meals at the nursery, except on Saturday evenings and Sundays, when the oldest daughter cooks the meals for the family at home.

*The Account.*—Mr. Z. was willing to have his budget made use of by the investigators, but he said it would be useless for him to keep a daily record, because his expenses were practically the same week after week. Out of his wage of $15 per week, he pays the nursery $2 per week for boarding the children; his own meals at a restaurant cost $3 per week; laundry expenditure is fifty cents per week; insurance, sixty-eight cents per week; and clothing, "just what is necessary." A partly estimated summary of the budget for one year (March 1, 1913–February 28, 1914) is given in the table for this family.

*House.*—The house which this family occupies is situated on one of the narrow streets in the mill district. It is of brick, and has four rooms, two of which are used for sleeping. There is a toilet in the yard, but the house has no bath tub. The kitchen has a coal range and a hot-plate. The only method of heating the house is by the kitchen range. The rent is $11 per month.

*Standard of Living.*—The children are given sufficient food at the nursery, and the father probably gets sufficient food at the restaurant. With regard to the items of the budget other than food, and possibly clothing, this family is below any recognized fair standard.

## INCOME.

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 1, 1913–FEBRUARY 28, 1914, ACTUALLY RECORDED INCOME.

| | |
|---|---|
| Father, wages, 52 weeks @ $15.00 | $780.00 |

## EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 1, 1913–FEBRUARY 28, 1914, PARTLY ESTIMATED EXPENDITURES.

SUMMARY.

| | | |
|---|---|---|
| Rent | | $132.00[1] |
| Fuel and light | | 30.00 |
| Food | | 312.00 |
| General supplies | | 12.00 |
| Laundry | | 28.00 |
| Clothing | | 145.00 |
| Medical attention | | 5.00 |
| Insurance | | 35.36[1] |
| Reading matter | | 4.00 |
| Recreation | | 12.00 |
| Pocket money: | | |
| Father | $52.00 | |
| Children | 5.00 | 57.00 |
| Car fare | | 5.00 |
| Total expenditures, one year, partly estimated | | $777.36 |
| Total income, one year, actually recorded | | 780.00 |
| Balance | | $ 2.64 |

[1] Actually recorded.

# CHAPTER II.

## PREVAILING STANDARDS OF LIVING AMONG TEXTILE-MILL WORKERS' FAMILIES IN THE NORTHEAST SECTION OF PHILADELPHIA.

## A SUGGESTED BUDGET, FAIR STANDARD, FOR A TEXTILE-MILL WORKER'S FAMILY OF FIVE, CONSISTING OF A FATHER, A MOTHER, A GIRL OF 10, A BOY OF 6, AND A BOY OF 4,[1] FOR ONE YEAR, 1913 OR 1914.

### DETERMINATION OF A FAIR STANDARD.

Whether a standard of living may be considered fair or not, depends, to a great extent, upon the customs and aims of the persons to whom it is applied. In the present attempt to determine what is a fair standard for a Kensington mill worker's family, the various items that enter into the actual budgets of families of the district have been taken into consideration, and an effort has been made to include in the standard, for the most part, only those things which the majority of Kensington mill workers' families are striving to attain, and which they consider essential to a fair standard of living. The purpose has not been to impose upon these families an ideal standard. In the case of but two items of the budget,—namely, insurance and savings, has a departure been made from the rule of basing the suggested budget upon the actual budgets of Kensington families. Under the heading which covers these two items the investigators have advocated what they regard, for a workingman's family, as the wisest method of accumulating a savings fund, and of protecting the family income, at the same time.

Previous writers on workingmen's budgets have dealt at length with the items, such as food, shelter, and clothing, which have to do with the immediate needs of a family; the items, however, which have to do with future needs,—namely, insurance and savings, have received far from adequate attention. The question of

[1] In order to suggest a concrete budget, it has been necessary to take children of definite age and sex, since the amount needed for the support of individuals varies according to age and sex.

making provision for the continuation of the family income, in part, at least, in the event of the wage-earner's disability or death, is believed by the present investigators to be quite as important as that of supplying the family with the food, shelter, and clothing needed in the immediate present. Because of the importance of making provision for the future, particular stress is placed upon the items insurance and savings, in the budget here suggested, and what might otherwise appear to be an undue allotment of space to these items of the budget, is felt to be justified on the ground of their having hitherto received so little attention.

### RENT.

An expenditure of $15 per month for rent in Kensington, enables[1] a family to live in a seven-room, two-story, brick house, with modern conveniences, including a bath. Three of the rooms may be used for sleeping purposes. An allowance of $15 per month, or $180 per year, is therefore suggested for rent, for a fair standard budget for a Kensington mill worker's family consisting of five members.

### FUEL AND LIGHT.

An expenditure of $2 per month for the three summer months, and an average of $5 per month for the remaining nine months of the year, will probably provide sufficient fuel and light for a family of two adults and three children, in the Kensington district. An allowance of $51 per year is therefore suggested as a fair amount for this heading.

### FOOD.

In order to determine upon an amount that might be considered a fair allowance for food, it was necessary to ascertain the cost of some dietary which contains all of the food elements needed by the body, in their proper proportions. Following is a list of articles with retail prices thereof, in a dietary plan for a family of two adults and three children, for one week, prescribed by the Department of Health of the City of New York in a bulletin of May 5, 1916,[2] the articles embraced in the list having been "selected with great care so as to provide a well balanced diet at a very low cost":

[1] Throughout the discussion of this suggested budget, the present tense has reference to the years 1913 and 1914.

[2] Department of Health, City of New York, *Press Bulletin* No. 444, May 5, 1916. This dietary plan was published also in the *Weekly Bulletin of the Department of Health*, City of New York, May 13, 1916; it was printed also on card

ONE WEEK'S FOOD SUPPLY FOR A FAMILY OF FIVE.

| | |
|---|---|
| 1 lb. butter | $ .42 |
| 1 bag sugar (3½ pounds) | .24 |
| 1 lb. rice | .08 |
| 1 lb. dried peas | .09 |
| 1 lb. beans | .09 |
| 1 lb. farina | .06 |
| 1 lb. oatmeal | .05 |
| 1 box cocoa (¼ pound) | .10 |
| 1 lb. prunes | .15 |
| 1 lb. onions | .04 |
| 6 lbs. potatoes | .22 |
| 1 head of cabbage (medium size) | .05 |
| 1 lb. cheese | .22 |
| 2 doz. eggs | .60 |
| 2 lbs. of meat daily at 20 cents lb. | 2.80 |
| 2 loaves of bread daily at 8 cents each | 1.12 |
| 2 qts. of milk daily at 7 cents | .98 |
| Total | $7.31 |

For babies and young children, use only Grade A milk. This costs 9 cents a quart. In summer, fresh fruit should be used instead of prunes.

According to the bulletin, the list of foods in this dietary plan had been tested for about two years by the Social Service Department of the Beth Israel Hospital, and the nutritional results had indicated that the diet combined all of the food elements needed by the body. "Calculations made by the Bureau of Public Health Education of the Department of Health," the bulletin states, "show that the diet provides approximately 9,500 calories a day. On the assumption that the family consists of two adults and three children, this is ample. Moreover, the food supplies 450 grams of protein daily, which means that it contains a sufficient amount of building and repair material. Attention has also been paid to a proper adjustment of acids and bases, and to the provision of those necessary constituents known as vitamines." The Department of Health suggests that the food be distributed as follows: The head of the family and chief worker to receive 3,000 calories; the mother, 2,500 calories; one child to receive 1,600 calories, and two children to receive approximately 1,200 calories each.

105 A — 1916, entitled *One Week's Food Supply for a Family of Five*, Prepared by the Social Service Department of the Beth Israel Hospital, and Published for free distribution by the Bureau of Public Health Education, Department of Health, City of New York.

According to Dr. Charles F. Bolduan, who calculated the food value of the proposed diet, it was not necessary that the same foods be consumed week after week. In order to show that a varied diet was possible, the Department of Health issued, along with the above-mentioned bulletin, a list of sample menus which could be served to a family of five, at a cost of $7.30 per week. Some of the menus[1] follow:

"Breakfast—Farina, with milk and sugar, cocoa, toast.
Dinner—Scalloped eggs, baked potato, bread and butter.
Supper—Macaroni and cheese, bread and butter.

Breakfast—Oatmeal with milk and sugar, cocoa, toast.
Dinner—Baked beans, stewed tomatoes, bread and butter.
Supper—Rice and lentils, cocoa, gingerbread.

Breakfast—Rice and milk, cocoa, toast.
Dinner—Pot roast, potatoes, baked apple.
Supper—Cream of tomato soup, milk, bread and butter.

Breakfast—Cornmeal and milk, cocoa, toast.
Dinner—Meat pie, spinach, prunes stewed.
Supper—Baked rice and cheese, milk, bread and butter.

Breakfast—Stewed apricots, oatmeal with milk and sugar, cocoa, bread and butter.
Dinner—Lamb and gravy, boiled potatoes, peas, bread, stewed peaches.
Supper—Cocoa, cake, bread and butter, bananas with sugar and milk."

The articles in the foregoing dietary plan having been pronounced by the Department of Health of the City of New York to contain sufficient nutriment for a family of two adults and three children, for one week, they may be taken as a fair standard of diet for a Kensington mill worker's family of that size, for one week. Since there was no appreciable change in food prices between the period for which the budget in the present chapter is computed (1913–1914) and the date of issuance of the bulletin containing the New York dietary plan (May 5, 1916),[2] and since retail food prices in

[1] *The New York Times*, May 7, 1916, Article entitled: "Call $7.50 a Week Enough to Feed Five."

[2] For retail prices of principal articles of food in Philadelphia in March, 1916, as compared with the prices of the same in Philadelphia in March, 1913, and in March, 1914, see Appendix B. For detailed information with regard to movements of food prices, and also for comparison between food prices in New York and those in Philadelphia, the reader is referred to the bulletins of the Bureau of Labor Statistics, U. S. Department of Labor, on Retail Prices, especially Bulletin No. 228, *Retail Prices 1907 to December, 1916*.

Philadelphia do not differ to any great extent from those in New York, the cost of the New York dietary plan may be adopted in the present budget as a fair expenditure for food,—it being within the limits of accuracy required for the purpose of this budget. An allowance of $7.31 per week, or $380.12 per year, is therefore suggested for food, for a fair standard budget for a Kensington mill worker's family consisting of two adults and three children, for the period to which the present budget is intended to be applicable (1913–1914).

A weekly expenditure of $7.31 for food, for a family consisting of a father, a mother, a girl of ten, a boy of six, and a boy of four,—such a family being equivalent to 3.3 man units,[1]—would amount to an expenditure of $2.22 per week per man unit. A comparison of this amount with the amount spent per week per man unit for food by each of the twenty-three families of this study, can be made by means of the table on page 15. From the same table can also be ascertained what the food expenditure of each of the twenty-three families would have been, on the basis of the $2.22 per week per man unit required by the New York dietary plan.

## CLOTHING.

The amounts allowed in the government report for a fair standard of clothing for the different members of a Fall River mill worker's family,[2] may be adopted for a Kensington mill worker's family, provided the allowance of $33.75 for the mother, and that of $25.35 for a ten year old daughter, be increased to $50 and $30, respectively. The amounts allowed for clothing in the present suggested budget will then be as follows: father, $45.75; mother, $50; daughter ten years old, $30; son six years old, $17.45; son four years old, $14.50; total, $157.70.

## MEDICAL ATTENTION.

A fair standard budget must allow for medical attention, which here covers dental and optical, as well as medical services, and the filling of prescriptions. Since the amount needed for these items necessarily varies in different families for any one year, and in the same family for different years, it is impossible to set a figure for this heading that will meet the requirements in all cases. As a rule, the adult members of the textile-mill workers' families of

[1] See p. 14.

[2] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 239, 240, 243. See also Appendix A of this study.

Kensington belong to lodges, the dues for which entitle the members to sick benefits, and also to the services of the lodge physicians. Inasmuch, therefore, as provision is made in this suggested budget for lodge membership for the father and the mother, the contingency of prolonged illness on the part of either of them is met, to some extent, by this provision. Lodge assistance will, however, not be available in the event of illness on the part of the children. An expenditure of $27 will, perhaps, when the privileges that go with lodge membership are taken into consideration, cover, in an average year, the cost of dental, optical, and medical services, and the filling of prescriptions, for a family of five, whose members are ordinarily in good health. A yearly allowance of $27, therefore, while it will by no means cover all emergencies, is suggested as a fair amount for this heading.

## INSURANCE AND SAVINGS.

The families of this study in almost every case carried industrial insurance, usually ten cents per week for each adult, and five cents per week for each child. The present investigators agree with the New York Association for Improving the Condition of the Poor, and with the Massachusetts Widows' Pension authorities, in believing that the custom of taking out industrial insurance policies for children, for the purpose of covering burial expenses, should be discouraged, since the price paid for insurance of this kind is altogether beyond the economic and social value that it has. For the same reason,—its high cost in proportion to its economic and social returns,—industrial insurance is not advocated even for the adults of the family, in the present study.

A budget that is to be considered fair, however, for a workingman's family that is entirely dependent upon the daily earnings of the father, should make provision for the continuation, in part, at least, of the family income, in the event of the father's disability or death. A savings account with one of the many excellent savings fund societies or building and loan associations of the city of Philadelphia, might be suggested to fill this need in the Kensington mill worker's budget. The drawback to the method of providing for the future by saving annually a stipulated sum through a savings fund society or a building and loan association, is the uncertainty of the savings period,—the possibility that it may at any time be cut short by the wage-earner's death. The prime requisite in the provision for the future support of dependents, obviously is *absolute certainty*, and this can best be secured by means of a life insurance policy.

Besides performing the primary function of an insurance policy,—that of partly capitalizing the value of the wage-earner's life, and thus guaranteeing to his family an income in the case of his disability or death,—one type of life insurance policy,—namely, the long term endowment policy, is particularly adapted to perform the additional function of creating a savings fund. The annual premium charged for such a policy, as well as the face of the policy at any given interval, is mathematically resolvable into a savings fund portion and an insurance portion.

Suppose, for example, that the father in a Kensington family of five, takes out, at the age of thirty-five, a $3,000 thirty-year participating endowment policy. The rate charged by one of the well-established companies for such a policy, is an annual premium of $94.32.[1] In order to find what part of this premium

[1] This is the gross annual premium. The amount allowed for insurance and savings in the present suggested budget, is based upon the gross annual premium, since this premium represents the cost of the insurance to the policy holder for the first year. For each subsequent year, however, the annual cost of the insurance will be materially lessened by the dividends (principally refunds because of redundant premiums charged) which are customarily paid by the insurance companies. Following is the actual record, on a $1,000 basis, of the dividends paid on a thirty-year participating endowment policy taken out at age thirty-five, and maturing in 1918, in the company referred to above:

AGE 35, 30-YEAR ENDOWMENT, YEARLY PREMIUM $31.44.

| End of Policy Year. | Dividend. | End of Policy Year. | Dividend. |
|---|---|---|---|
| 2d | $4.74 | 17th | $ 6.99 |
| 3d | 3.82 | 18th | 10.98* |
| 4th | 4.16 | 19th | 7.64 |
| 5th | 4.51 | 20th | 7.97 |
| 6th | 4.87 | 21st | 8.28 |
| 7th | 5.25 | 22d | 8.59 |
| 8th | 5.63 | 23d | 9.63 |
| 9th | 6.03 | 24th | 9.86 |
| 10th | 6.46 | 25th | 10.06 |
| 11th | 5.16 | 26th | 10.21 |
| 12th | 5.45 | 27th | 10.29 |
| 13th | 5.74 | 28th | 10.89 |
| 14th | 6.05 | 29th | 10.83 |
| 15th | 6.36 | 30th | 27.67† |
| 16th | 6.66 | | |
| Total | | | $230.78 |

* Including extra dividend of $3.66.

† Including maturing dividend of $17.04.

is the savings fund portion, and what part, the insurance portion, it must be ascertained what sum, payable at the beginning of each year, will accumulate at compound interest to $3,000 in thirty years. Based on the assumption of a conservative rate of interest,—three and one-half per cent. is taken in this case,—the amount is found to be $56.16. That amount, therefore, may be considered the savings fund portion, and the difference between that amount and the total premium, may be considered the insurance and expense portion, of the premium.

The amount corresponding to the savings fund portion of this premium, if deposited annually with a savings fund institution, would, at the end of ten years, accumulate to $681.78 (compound interest, three and one-half per cent.); at the end of twenty years, to $1,643.49; at the end of twenty-five years, to $2,263.80; at the end of thirty years, to $3,000. These figures, therefore, will represent the savings fund portion of the face of the $3,000 thirty-year endowment policy at corresponding intervals, and the difference between any one of these figures and $3,000, will represent the term insurance portion at that particular interval. The relation between the term insurance portion and the savings fund portion of the face of the policy may be illustrated thus:

| | Term Insurance | + | Savings Fund | = | Face of Policy. | |
|---|---|---|---|---|---|---|
| At the start, | $3,000.00 | + | $ 00.00 | = | $3,000.00 | (obtained in case of premature death). |
| End of 10th year, | 2,318.22 | + | 681.78 | = | 3,000.00 | (obtained in case of premature death). |
| End of 20th year, | 1,356.51 | + | 1,643.49 | = | 3,000.00 | (obtained in case of premature death). |
| End of 25th year, | 736.20 | + | 2,263.80 | = | 3,000.00 | (obtained in case of premature death). |
| End of 30th year (maturity of contract), | 00.00 | + | 3,000.00 | = | 3,000.00 | (obtained on survival of 30-year period). |

| | |
|---|---|
| Total premiums | $943.20 |
| Less dividends | 230.78 |
| Net cost | $712.42 |
| Average net cost per year | $23.75 |

In case the insurance is purchased on the non-participating stock plan, the initial premium will be considerably smaller than the $94.32 mentioned above, since the company issuing such a policy discounts future dividends which are reasonably certain of being earned, and gives the insured the benefit of the same in advance, in the form of a lower premium.

In addition to guaranteeing an estate at once, life insurance therefore offers a method of saving which is admirably adapted to the putting of small sums of money to prompt and profitable use. This method of saving is absolutely safe, provided the insurance is purchased from a well-established company, and it has, moreover, the great advantage of making methodical thrift compulsory.

With the exception of pure term insurance policies, the usual forms of life insurance policies grant cash surrender, policy loan, paid-up policy, or paid-up term policy privileges,—these usually being in force after the premium for the third year has been paid. At any time after these privileges are in force, a policy may be surrendered for its full, or almost full, reserve value at the time of such surrender, or the savings fund portion of the policy may be borrowed from the company almost to its full extent, at a reasonable rate of interest, the policy continuing as before upon the repayment of the loan.

It is realized by the investigators that the families of wage-earners, such as those with whom this study deals, may at any time be confronted with the urgent necessity for funds. Under such circumstances, the various privileges just enumerated may prove a blessing. Most policy holders among the class of textile-mill workers would not, in the absence of life insurance, have saved the sums represented by the value of their policies. It is highly desirable, however, to impress wage-earners with the fact that the value of their policies should be utilized only in case of absolute necessity, and that where a loan must be obtained, the policy should be restored to complete standing as soon as possible. The aim should always be to carry the insurance to successful completion, since its underlying purposes are protection against premature death and support for old age.

It is, moreover, important to provide that the proceeds of a policy, either upon the death of the insured, or upon his survival of the endowment period, be made payable on the continuous installment plan, preferably on the monthly installment plan. By means of the continuous installment plan, absolute certainty of income is assured, while loss of the insurance proceeds through ill-advised expenditure or through unwise investment, is precluded. It is desirable that the policy should also contain an agreement providing for the payment of the insurance in installments (preferably on the "ten installments certain, continuous

income plan"), in the event of the total disability of the insured, to be followed by the maturity of the contract for its full amount, upon the actual death of the disabled insured, again on the installment plan.[1]

Because of its many advantageous features, it appears to the investigators that, as a rule, a long term endowment life insurance policy offers the wisest method of saving, for a workingman with dependents, at the same time that it guarantees a continuation of income in the event of his premature death. An allowance of $100 per year is suggested to cover insurance and savings, in a fair standard budget for a family of five in the Kensington mill district, and it is advocated that this entire amount be used to purchase a long term endowment policy from a company of good standing. The preceding discussion shows that this amount will buy a thirty-year endowment policy of something around $3,000, if taken out at age thirty-five.[2] Where a mill worker's family wishes to purchase a home through a building and loan association, such investment is considered by the investigators to have many desirable features, provided the father also carries term insurance, or some other form of insurance, for the protection of his family. Where, unfortunately, because of disease or unfavorable family history, the father of a family is not insurable, investment of the $100 in approved government securities, in a savings fund institution, or in a building and loan association, is recommended.

[1] For a discussion of endowment insurance, see Huebner, Solomon S., *Life Insurance*, Chapter VIII, New York, 1915. All of Part I of Professor Huebner's book deals with the advantages of life insurance.

[2] A man at the age of thirty-five is taken in the present illustration, because of the fact that the family for which the budget in this chapter is suggested, consists of a father, a mother, and three children, the oldest child being ten years of age. It is, however, recommended by the investigators, that any man employed in the textile industry, who is married or who expects to be married, insure his life as early as possible. The earlier the age at which a man buys an endowment policy of the aforementioned type, the smaller is the absolute monetary outlay required to purchase the policy. It is not the intention of the investigators, moreover, to stipulate that the endowment policy should necessarily mature at age sixty-five. It is felt, however, that such a policy should mature not later than at age sixty-five, since the family is quite likely to need some supplementary income by that time. The earning power of a man employed in the textile industry, is, in the majority of cases, on the decline by the time he reaches age sixty-five, and in many cases it is on the decline by the time he reaches age sixty.

## LODGE AND UNION DUES.

Since it is customary for the adult members of the textile-mill workers' families of Kensington to belong to lodges, provision should be made, in a fair standard budget, for lodge membership for the father and the mother. Inasmuch as one of the primary functions of a lodge is that of providing income in the form of sick benefits for its members, in the event of their illness, it is important that membership should be taken only in lodges that are known to have their premium charges regulated by actuaries of recognized standing. Provision must also be made, in the budget of a textile-mill worker's family, for union membership for the father. An allowance of $26 per year is suggested as a fair amount to cover lodge and union dues, in the budget of a Kensington textile-mill worker's family consisting of two adults and three children.

## READING MATTER.

A fair standard budget should allow for a week day and a Sunday newspaper, and for a book or a magazine now and then. There should also be provision for postage and stationery, and for occasional telephone calls,—all of which items are here included under the heading Reading Matter. No provision needs to be made out of the family income for school books, since these are furnished by the city, to pupils attending the public schools. An allowance of $10 per year is suggested as a fair amount for this heading, for a Kensington mill worker's family consisting of two adults and three children.

## CHURCH AND CHARITY.

A fair standard budget should provide for contributions to the church. The families of the Roman Catholic faith are expected to contribute at least ten cents per week for each adult attending church. The active adult members of Protestant churches, among the mill workers of Kensington, also endeavor to contribute at least that amount. An allowance of ten cents per week for each adult member of the family, for church, and of two cents per week for each child, for Bible school,—or a total yearly allowance of $13.52,—is suggested for this heading, for a fair standard budget for a Kensington mill worker's family consisting of two adults and three children.

## FURNITURE, FURNISHINGS, AND GENERAL SUPPLIES.

Provision must be made for furniture, furnishings, and general supplies. Besides the occasional expense of articles of furniture, and of such furnishings as bedding, cooking utensils, and dishes, there is the more frequent expense of such general supplies as brooms, scrubbing brushes, and soap for laundry, kitchen, and toilet purposes. An allowance of $30 per year is suggested as a fair amount for this heading.

## RECREATION AND POCKET MONEY.

It is difficult to determine what is a fair allowance for recreation for a textile-mill worker's family living in a large city. The problem is complicated in the case of the Kensington families, because of their custom of allowing to each income producer a certain amount of "pocket money," or "spending money," which he may spend as he chooses. A father who uses tobacco and liquor, spends his "pocket money" largely for these items. On the other hand, a father who abstains from the use of tobacco or liquor, or both, generally spends a part, at least, of his "pocket money" for recreation for his family and himself. A fair standard budget may allow twenty-five cents per week for the father for tobacco, but nothing for liquor. An additional allowance of twenty-five cents per week for each of the adults, and of ten cents per week for each of the children, may be granted for recreation, making a total yearly allowance of $54.60 for recreation and "pocket money," in the case of a family of two adults and three children.

## UNCLASSIFIED.

A budget that is to be considered fair by the majority of Kensington mill workers' families, should make some provision for outside laundry, for occasional car fare (though not for regular car fare to and from work, since, as a rule, a Kensington mill worker may secure a suitable home near his place of employment), for gifts to friends, or to relatives who are not of the immediate family, and for a small contingent fund. An allowance of $40 per year is suggested to cover these items in a fair standard budget for a Kensington mill worker's family consisting of two adults and three children.

## RECAPITULATION.

A Suggested Budget, Fair Standard, for a Textile-Mill Worker's Family of Five, Consisting of a Father, a Mother, a Girl of 10, a Boy of 6, and a Boy of 4, for One Year, 1913 or 1914.[1]

| Item. | Amount. | Per Cent. |
|---|---|---|
| Rent | $ 180.00 | 16.82 |
| Fuel and light | 51.00 | 4.77 |
| Food | 380.12 | 35.53 |
| Clothing | 157.70 | 14.74 |
| Medical attention | 27.00 | 2.52 |
| Insurance and savings | 100.00 | 9.35 |
| Lodge and union dues | 26.00 | 2.43 |
| Reading matter | 10.00 | .93 |
| Church and charity | 13.52 | 1.26 |
| Furniture, furnishings, and general supplies | 30.00 | 2.80 |
| Recreation and pocket money | 54.60 | 5.10 |
| Unclassified | 40.00 | 3.74 |
| Total | $1,069.94 | 100.00 |

The father of a family consisting of himself, his wife, a girl of ten, a boy of six, and a boy of four, must therefore earn $1,069.94 per year,—that is, he must be employed 300 days in a year at an average wage of $3.57 per day,—in order to support his family in accordance with the standard that is here suggested as fair.

## INCOMES AND THEIR RELATION TO STANDARD OF LIVING.

As a rule, the children in a Kensington mill worker's family become wage-earners as soon as they arrive at the legal working age. Where the children are all under working age, the father's wages are sometimes supplemented by income from boarders or lodgers, or the mother may add to the family earnings by sewing, or by doing other "home work." The normal family, however,

[1] Owing to conditions growing out of the War, there has been a great advance in the cost of living between the period for which this budget was suggested, and the date of publication of this study. Some idea of the extent to which the retail food prices of 1917 and 1918 advanced beyond those of 1913 and 1914, can be had by referring to Appendix B.

The amounts in the suggested budget for 1914, revised by the use of index numbers to conform to the scale of prices for March, 1918, and March, 1919, may be found in Appendix C.

or the family in which the father is the sole income producer so long as the children are under the legal working age, is often found in Kensington; and even where there is some additional source of income, most of the burden of support usually falls upon the father while the children are young. It is the normal type of family,—the type in which the father is the sole income producer,—that must be had in mind in any attempt to determine what is an adequate income for a man employed in the textile industry of Philadelphia. The wage scale cannot be adjusted on the assumption that there are several workers to contribute to the family income. The wages of a man employed in the textile industry must be considered in their relation to the needs of a family; and a family consisting of father, mother, and three children under working age, may be counted of fair size for a father to be expected to be able to support.

Of the twenty-three families whose budgets are presented in Chapter I of this study, the following five were each entirely dependent upon one wage-earner:

Family No. 2, consisting of husband and wife, was supported by the husband. His wages for the year were $757.09.

Family No. 13, consisting of husband and wife, was supported by the husband. His wages for the year were $572. (The wages in this case were not from the textile industry, but were payment for running a restaurant.)

Family No. 16, consisting of father, mother, and three children, was supported entirely by the father. Besides his wages as a textile-mill worker, however, the father received a salary as an officer in a club, and a salary as an officer in his union; he also received an income from the investment of his former earnings. For the twenty-four weeks during which the record of this family's income was kept, the father's wages averaged $23.29 per week; his estimated wages for the year were $1,156.

Family No. 19, consisting of father, mother, and one child, was supported entirely by the father. His wages for the year 1914 were $1,188.72.

Family No. 23, consisting of father and six children, was supported entirely by the father. His wages for the year were $780.

Two other families among the twenty-three whose budgets are presented in Chapter I, were each almost entirely dependent upon one wage-earner:

Family No. 1, consisting of father, mother, and two children,

was supported entirely by the wages of the father, except for the additional income of $19.25 paid by a young woman boarder and lodger of seven weeks, $3.25 earned by the mother by sewing, and $7.91 received as interest on savings. The father's wages for the year were $638.74.

Family No. 5, consisting of father, mother, and two children, was supported entirely by the wages of the father, except for the additional income of $15 paid by a man who took his noonday meal with the family five days per week for fifteen weeks. The father's wages for the year were $810.79.

In the case of only two of the twenty-three families of this study, did the father of the family earn, during the year of the account, the $1,069.94 necessary for the maintenance of a family of five on the basis of the standard of living suggested as fair in the present chapter; these families were No. 16, in which the father is a highly skilled Wilton carpet weaver, and No. 19, in which the father is a highly skilled Brussels carpet weaver. The fathers in four other families could each have earned the necessary average of $3.57 per day, had they been employed 300 days, or 2,700 hours, during the year; these were the father in Family No. 4,—a loom fixer and master weaver of textile fabrics, the father in Family No. 5,—a Bundhar carpet weaver, the father in Family No. 6,—a warp dresser in a hosiery mill, and the father in Family No. 17,—a Rego carpet weaver.

In addition to the income figures furnished by the twenty-three families whose budgets are presented in Chapter I, data with regard to the wages of nineteen representative men textile-mill workers were obtained by the investigators from the pay rolls of two Kensington mills, with the permission of the mill owners. Tables giving the weekly or the bi-weekly earnings of these nineteen men textile-mill workers for the year 1912–1913, or the year 1913, appear at the end of this chapter. An examination of these tables shows that with the 1912–1913 scale of piecework wages, a Brussels, a French Wilton, or a Bundhar carpet weaver, if employed 300 days, or 2,700 hours, per year, could easily earn the $1,069.94 necessary for the support of a family of five on the basis of the standard of living suggested as fair in the present chapter. An ingrain carpet weaver would be unable to earn this amount unless he were allowed to operate two looms at a time, or unless he made an effort to turn out the most work of which he was capable. It is an interesting fact that having pay day come once a week instead of once

in two weeks, as had formerly been the case, resulted in an increase in output in one of the mills studied, by furnishing the weavers with an incentive to make extra efforts, in order to have their rolls of carpet ready for measurement in time for the pay roll of each week.

Of the other pieceworkers,—namely, dye house workers and finishers, among the nineteen men, the data with regard to whose wages were obtained from the pay rolls of the two mills, none could hope to earn the $1,069.94 required by the suggested standard. As for piecework positions in the textile industry of Kensington, other than those of the types held by the men in the twenty-three families of Chapter I, and by the nineteen men, the data with regard to whose wages were obtained from the pay rolls of the two mills,—these are held, for the most part, by women and girls; a large part of the ingrain carpet weaving is also done by women.

Only one of the nineteen men workers, the data with regard to whose wages were obtained from the pay rolls of the two mills, is paid otherwise than on a piecework basis; this is Finisher No. 1, who is paid $18 per week, irrespective of the number of hours he is employed. His income of $936 per year is considerably below the amount required by the suggested standard.

## VARIATION IN WEEKLY EARNINGS.

The income tables and charts which appear in Chapter I, in the detailed presentation of the budgets of the twenty-three families of this study, show, in the case of almost every wage-earner, a great fluctuation in the weekly or the bi-weekly income; this fluctuation was caused, for the most part, by irregularity in hours at work. The income tables and charts in the following section, based upon data obtained from the pay rolls of two Kensington mills, and giving the weekly or the bi-weekly earnings for the year 1912–1913, or the year 1913, of nineteen men employed in these mills, show a similar fluctuation in wages, caused also, for the most part, by irregularity in hours at work. The number of hours at work each week, as well as the wages received, is given in the case of seventeen of the nineteen men, in order to show the parallel relationship between wages earned and time spent at work. (The mill had no record of the hours at work of the other two men.)

The irregularity in hours at work of the nineteen men, the data with regard to whose wages were obtained from the pay rolls of

the two mills,—and the same is true of the irregularity in hours at work in the case of the wage-earners in the twenty-three families of Chapter I,—was due almost entirely to irregularity of employment in the industry. One of the two mills that furnished the pay roll data is closed for two weeks each summer, in order to take account of stock, clean boilers, etc. The reason for loss of time for a continuous week on the part of any of the nineteen men, is in each case noted in the table. Loss of time for a part of a week was in every case due to irregularity of employment in the industry. Comparatively little time was lost on account of illness, by any of the nineteen workers.

The condition of irregularity of employment with its consequent fluctuation in wages, which the wage tables and charts in the following section illustrate, is characteristic of textile work in Kensington. These nineteen men were selected by their employers as being representative. The very fact of their being selected by their employers for the purpose of having their wage data used in the present study, would indicate that they were working under as favorable conditions of employment as were existent, at the time, in these two mills.

It is true that employment in the textile industry was somewhat more irregular than usual, in 1913, on account of the proposed change in the protective tariff schedules. Irregularity of employment is, however, a typical condition of textile work in Philadelphia at all times; and the resulting tendency of wages to fluctuate, which the tables and charts in the following section illustrate, is characteristic, in a greater or a less degree, of any given year. The wages of Ingrain Carpet Weaver No. 1 and Ingrain Carpet Weaver No. 2, which are given, in the tables in the following section, for the year beginning in May, 1912, show a fluctuation similar to that of the wages which are given, in those tables, for the calendar year 1913; and the loss of time which resulted in this fluctuation in the wages of these two ingrain carpet weavers, was due entirely to irregularity of employment, no time having been lost by either of these weavers on account of illness, or on account of anything for which they were responsible.

Clearly, irregularity of employment with its consequent fluctuation in wages, is one of the chief factors to be taken into consideration, in any attempt to readjust wage conditions in the textile industry of Philadelphia to meet the requirements of a fair standard of living. Whether a man employed as a textile-mill worker can

earn an adequate income for the support of a family, is very frequently not so much a question of rate of piecework wages, as it is a question of hours of employment.

## WAGES OF NINETEEN REPRESENTATIVE MEN TEXTILE-MILL WORKERS IN THE NORTHEAST SECTION OF PHILADELPHIA.

### FIGURES TAKEN FROM THE PAY ROLLS OF TWO TEXTILE MILLS.

The following tables, based upon data obtained from the pay rolls of two textile mills of Kensington, and showing the wages of nineteen representative men employed in several lines of textile work, are intended to supplement the wage figures given in connection with the family budgets which are presented in detail in Chapter I. From these tables some idea can be had as to what likelihood there is,—on the basis of the 1912–1913 scale of piecework wages,—that a man employed in any one of the lines of textile work here represented, will be able to earn the $1,069.94 necessary for the maintenance of a family of two adults and three children in accordance with the standard of living suggested as fair in the present chapter. The tables, with the accompanying charts, also illustrate the characteristic tendency of weekly or biweekly wages in these different lines of textile work, to fluctuate, as the result of irregularity in hours of employment.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 19 MEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 17 OF THE 19 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Bundhar Carpet Weaver No. 1. January 3, 1913–January 1, 1914. (Chart No. 4.) | | | Bundhar Carpet Weaver No. 2. January 3, 1913–January 1, 1914. (Chart No. 5.) | | | French Wilton Carpet Weaver No. 1. January 3, 1913–January 1, 1914. (Chart No. 6.) | | |
|---|---|---|---|---|---|---|---|---|
| Date. | Hrs. | Amount. | Date. | Hrs. | Amount. | Date. | Hrs. | Amount. |
| Jan. 3, 1913 | 49 | $24.63 | Jan. 3, 1913 | 39 | $20.84 | Jan. 3, 1913 | 49 | $21.59 |
| | 49 | 23.53 | | 39 | 20.82 | | 49 | 16.33 |
| | 49 | 24.50 | | 49 | 26.00 | | 49 | 22.56 |
| | 54 | 28.28 | | 54 | 27.28 | | 54 | 24.52 |
| Jan. 31 | 54 | 27.06 | Jan. 31 | 54 | 27.42 | Jan. 31 | 54 | 28.61 |
| | 54 | 28.61 | | 54 | 28.22 | | 54 | 29.67 |
| | 54 | 24.48 | | 54 | 24.28 | | 54 | 25.75 |
| | 54 | 21.54 | | 54 | 24.39 | | 54 | 26.68 |
| Feb. 28 | 44 | 19.27 | Feb. 28 | 54 | 25.52 | Feb. 28 | 39 | 17.00 |
| | 54 | 26.98 | | 54 | 28.35 | | 39 | 21.39 |
| | 54 | 27.75 | | 54 | 29.13 | | 20 | 12.09 |
| | 54 | 20.62 | | 54 | 24.72 | | 20 | 10.31 |
| Mar. 28 | 54 | 24.61 | Mar. 28 | 54 | 26.64 | Mar. 28 | 54 | 26.73 |
| | 49 | 19.49 | | 49 | 20.20 | | 44 | 19.07 |
| | 15 | 7.85 | | 54 | 25.58 | | 54 | 25.71 |
| | 21 | 10.73 | | 54 | 24.19 | | 49 | 21.79 |
| April 25 | 54 | 27.00 | April 25 | 54 | 23.60 | April 25 | 54 | 30.00 |
| | 54 | 26.53 | | 54 | 27.18 | | 54 | 27.54 |
| | 49 | 23.00 | | 54 | 25.55 | | 54 | 27.65 |
| | 49 | 26.09 | | 54 | 28.83 | | 54 | 25.83 |
| May 23 | 44 | 19.18 | May 23 | 49 | 22.45 | May 23 | 44 | 22.28 |
| | 44 | 18.88 | | 49 | 21.23 | | 19 | 10.16 |
| | 10 | 5.20 | | 21 | 13.00 | | 19 | 11.35 |
| | 39 | 19.40 | | 39 | 20.71 | | 19 | 13.27 |
| June 20 | 29 | 11.74 | June 20 | 49 | 24.15 | June 20 | —[3] | —[3] |
| | 10 | 3.60 | | 39 | 19.72 | | —[3] | —[3] |
| | —[2] | —[2] | | —[2] | —[2] | | —[2] | —[2] |
| | —[2] | —[2] | | —[2] | —[2] | | —[2] | —[2] |
| July 18 | 49 | 20.53 | July 18 | 39 | 19.29 | July 18 | 49 | 21.61 |
| | 54 | 24.55 | | 54 | 30.29 | | 49 | 24.44 |
| | 54 | 32.14 | | 44 | 22.29 | | 54 | 30.94 |
| | 54 | 24.93 | | 54 | 31.81 | | 39 | 18.39 |
| Aug. 15 | 54 | 30.26 | Aug. 15 | 54 | 27.56 | Aug. 15 | 54 | 29.04 |
| | 54 | 30.69 | | 54 | 29.47 | | 54 | 23.12 |
| | 54 | 32.16 | | 49 | 22.73 | | 54 | 22.34 |
| | 54 | 25.84 | | 49 | 21.70 | | 49 | 20.00 |
| Sept. 12 | 39 | 16.59 | Sept. 12 | 39 | 21.70 | Sept. 12 | 49 | 20.00 |
| | 39 | 20.53 | | 39 | 22.86 | | 49 | 23.74 |
| | 39 | 22.29 | | 19 | 11.73 | | 49 | 23.35 |
| | 39 | 21.10 | | 24 | 15.72 | | 39 | 18.38 |
| Oct. 10 | 39 | 25.55 | Oct. 10 | 44 | 23.68 | Oct. 10 | 19 | 8.61 |
| | 39 | 23.00 | | 54 | 31.27 | | 24 | 12.98 |
| | 49 | 30.43 | | 54 | 32.02 | | 54 | 28.84 |
| | 49 | 30.82 | | 54 | 25.10 | | 49 | 23.00 |
| Nov. 7 | 49 | 30.69 | Nov. 7 | 39 | 16.66 | Nov. 7 | 19 | 9.11 |
| | 39 | 22.69 | | 39 | 17.48 | | 25 | 13.70 |
| | 29 | 14.74 | | 45 | 20.33 | | 39 | 17.62 |
| | 39 | 17.67 | | 45 | 20.56 | | 44 | 23.17 |
| Dec. 5 | 27 | 13.82 | Dec. 5 | 10 | 6.19 | Dec. 5 | 19 | 11.83 |
| | 39 | 19.13 | | 44 | 20.56 | | 39 | 19.06 |
| | 54 | 25.55 | | 49 | 25.96 | | 39 | 22.00 |
| | 54 | 24.54 | | 49 | 26.58 | | 49 | 29.20 |
| | 2233 | $1,120.79 | | 2330 | $1,173.54 | | 2060 | $1,012.35 |
| Average Wage | ..... | $21.55 | Average Wage | ..... | $22.57 | Average Wage | ..... | $19.47 |

[1] In the case of the other men workers, no record of the hours of employment was kept by the employer.

[2] Stock taking.

[3] No work.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 19 MEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 17 OF THE 19 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| French Wilton Carpet Weaver No. 2. January 3, 1913–January 1, 1914. (Chart No. 7.) | | | Brussels Carpet Weaver No. 1. January 3, 1913–January 1, 1914. (Chart No. 8.) | | | Brussels Carpet Weaver No. 2. January 3, 1913–January 1, 1914. (Chart No. 9.) | | |
|---|---|---|---|---|---|---|---|---|
| Date. | Hrs. | Amount. | Date. | Hrs. | Amount. | Date. | Hrs. | Amount. |
| Jan. 3, 1913 | 39 | $22.19 | Jan. 3, 1913 | 14 | $9.68 | Jan. 3, 1913 | 49 | $26.84 |
| | 39 | 21.47 | | 49 | 20.05 | | 49 | 25.13 |
| | 49 | 25.85 | | 54 | 25.93 | | 49 | 31.11 |
| | 49 | 25.00 | | 44 | 19.08 | | 49 | 25.00 |
| Jan. 31 | 54 | 25.92 | Jan. 31 | 54 | 25.48 | Jan. 31 | 54 | 35.47 |
| | 54 | 27.60 | | 54 | 24.64 | | 54 | 35.52 |
| | 54 | 25.85 | | 39 | 15.78 | | 54 | 35.63 |
| | 54 | 25.54 | | 49 | 20.70 | | 54 | 33.06 |
| Feb. 28 | 54 | 27.90 | Feb. 28 | 49 | 20.74 | Feb. 28 | 54 | 32.18 |
| | 54 | 29.90 | | 49 | 20.72 | | 54 | 33.00 |
| | 54 | 27.42 | | 49 | 20.44 | | 54 | 33.60 |
| | 54 | 26.76 | | 54 | 25.00 | | 39 | 19.53 |
| Mar. 28 | 54 | 27.33 | Mar. 28 | 54 | 24.74 | Mar. 28 | 54 | 35.77 |
| | 49 | 21.58 | | 39 | 15.55 | | —[3] | —[3] |
| | 54 | 25.37 | | 54 | 25.56 | | 29 | 17.60 |
| | 54 | 27.05 | | 54 | 25.47 | | 24 | 14.35 |
| April 25 | 49 | 21.06 | April 25 | 39 | 14.95 | April 25 | 29 | 16.04 |
| | 54 | 28.42 | | —[3] | —[3] | | 49 | 28.18 |
| | 54 | 28.42 | | 27 | 11.02 | | 49 | 28.42 |
| | 49 | 21.79 | | 49 | 25.30 | | 39 | 19.75 |
| May 23 | 19 | 10.25 | May 23 | 3 | 1.98 | May 23 | 29 | 14.70 |
| | 10 | 5.14 | | —[3] | —[3] | | 39 | 21.67 |
| | 39 | 18.00 | | —[3] | —[3] | | 12 | 7.96 |
| | 39 | 16.43 | | —[3] | —[3] | | 44 | 23.68 |
| June 20 | —[3] | —[3] | June 20 | 20 | 11.49 | June 20 | 44 | 23.74 |
| | —[3] | —[3] | | 39 | 16.84 | | 29 | 15.19 |
| | —[2] | —[2] | | —[2] | —[2] | | —[2] | —[2] |
| | —[2] | —[2] | | —[2] | —[2] | | —[2] | —[2] |
| July 18 | 49 | 20.76 | July 18 | —[3] | —[3] | July 18 | 49 | 23.38 |
| | 39 | 17.77 | | —[3] | —[3] | | 49 | 25.28 |
| | 54 | 27.63 | | —[3] | —[3] | | 49 | 32.29 |
| | 39 | 20.07 | | 39 | 16.81 | | 44 | 19.04 |
| Aug. 15 | 54 | 26.60 | Aug. 15 | 44 | 23.77 | Aug. 15 | —[3] | —[3] |
| | 29 | 14.22 | | 49 | 25.14 | | 20 | 13.05 |
| | 44 | 18.58 | | 44 | 20.65 | | 49 | 24.91 |
| | 34 | 14.82 | | 25 | 11.86 | | 14 | 8.29 |
| Sept. 12 | 39 | 17.03 | Sept. 12 | —[4] | —[3] | Sept. 12 | —[3] | —[3] |
| | 39 | 17.23 | | 29 | 14.00 | | —[3] | —[3] |
| | 39 | 20.88 | | 39 | 19.98 | | —[3] | —[3] |
| | 39 | 20.56 | | 39 | 16.09 | | —[3] | —[3] |
| Oct. 10 | 39 | 17.66 | Oct. 10 | 49 | 25.33 | Oct. 10 | 20 | 13.23 |
| | 24 | 12.42 | | 49 | 20.63 | | 45 | 24.54 |
| | 54 | 30.39 | | 49 | 25.17 | | 49 | 28.88 |
| | 54 | 25.45 | | 49 | 25.06 | | 49 | 31.64 |
| Nov. 7 | 39 | 20.11 | Nov. 7 | 49 | 25.18 | Nov. 7 | 44 | 24.26 |
| | 39 | 21.25 | | 49 | 20.24 | | 29 | 17.31 |
| | 39 | 22.37 | | 49 | 20.38 | | 44 | 24.19 |
| | 39 | 19.84 | | 49 | 21.12 | | 7 | 3.26 |
| Dec. 5 | 24 | 11.52 | Dec. 5 | 49 | 21.47 | Dec 5 | 12 | 8.40 |
| | 24 | 13.82 | | 49 | 21.96 | | 44 | 21.73 |
| | 54 | 25.00 | | 44 | 17.13 | | 49 | 27.00 |
| | 49 | 20.33 | | 54 | 30.97 | | 49 | 26.82 |
| | 2108 | $1,038.55 | | 1832 | $844.08 | | 1798 | $1,030.62 |
| Average Wage | ..... | $19.97 | Average Wage | ..... | $16.23 | Average Wage | ..... | $19.82 |

[1] In the case of the other two workers, no record of the hours of employment was kept by the employer.

[2] Stock taking.
[3] No work.
[4] Ill.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 19 MEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 17 OF THE 19 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Brussels Carpet Weaver No. 3. January 3, 1913–January 1, 1914. (Chart No. 10.) | | | Brussels Carpet Weaver No. 4. January 3, 1913–January 1, 1914. (Chart No. 11.) | | | Brussels Carpet Weaver No. 5. January 3, 1913–January 1, 1914. (Chart No. 12.) | | |
|---|---|---|---|---|---|---|---|---|
| Date. | Hrs. | Amount. | Date. | Hrs. | Amount. | Date. | Hrs. | Amount. |
| Jan. 3, 1913 | 49 | $21.35 | Jan. 3, 1913 | —[3] | —[3] | Jan. 3, 1913 | 49 | $20.26 |
| | 49 | 23.02 | | —[3] | —[3] | | 49 | 18.80 |
| | 49 | 27.32 | | 20 | $11.16 | | 49 | 19.87 |
| | 54 | 29.88 | | 54 | 25.34 | | 49 | 20.40 |
| Jan. 31 | 54 | 35.35 | Jan. 31 | 20 | 9.88 | Jan. 31 | 39 | 14.44 |
| | 54 | 33.79 | | 54 | 26.00 | | 49 | 21.15 |
| | 54 | 34.40 | | 24 | 14.11 | | 49 | 23.56 |
| | 54 | 28.85 | | 54 | 30.95 | | 49 | 19.68 |
| Feb. 28 | 54 | 28.74 | Feb. 28 | 54 | 26.69 | Feb. 28 | 49 | 20.23 |
| | 54 | 29.50 | | 54 | 25.57 | | 49 | 20.14 |
| | 39 | 19.83 | | 54 | 24.78 | | 49 | 20.76 |
| | 20 | 8.15 | | 54 | 31.26 | | 49 | 20.09 |
| Mar. 28 | 24 | 12.63 | Mar. 28 | 54 | 25.75 | Mar. 28 | 49 | 20.52 |
| | —[4] | —[4] | | 54 | 21.82 | | 44 | 15.31 |
| | —[4] | —[4] | | 54 | 24.64 | | 49 | 20.38 |
| | 25 | 15.72 | | 54 | 26.42 | | 44 | 15.43 |
| April 25 | 39 | 20.49 | April 25 | 49 | 20.59 | April 25 | 49 | 20.37 |
| | 39 | 21.33 | | —[4] | —[4] | | 49 | 20.08 |
| | 49 | 26.38 | | 54 | 25.47 | | 44 | 16.46 |
| | 49 | 26.80 | | 54 | 25.41 | | 49 | 20.27 |
| May 23 | 44 | 22.09 | May 23 | 30 | 15.48 | May 23 | 14 | 7.74 |
| | 29 | 15.31 | | 15 | 8.44 | | —[3] | —[3] |
| | 24 | 12.33 | | —[3] | —[3] | | —[3] | —[3] |
| | 49 | 23.50 | | 39 | 17.72 | | —[3] | —[3] |
| June 20 | 49 | 24.92 | June 20 | 10 | 4.04 | June 20 | —[3] | —[3] |
| | 49 | 25.72 | | —[3] | —[3] | | 15 | 9.77 |
| | —[2] | —[2] | | —[2] | —[2] | | —[2] | —[2] |
| | —[2] | —[2] | | —[2] | —[2] | | —[2] | —[2] |
| July 18 | 49 | 22.28 | July 18 | —[3] | —[3] | July 18 | 20 | 13.59 |
| | 49 | 22.50 | | 10 | 5.61 | | 24 | 15.50 |
| | 49 | 24.00 | | 15 | 9.94 | | 49 | 21.18 |
| | 44 | 20.00 | | 15 | 10.52 | | 25 | 15.44 |
| Aug. 15 | 39 | 17.93 | Aug. 15 | 30 | 16.49 | Aug. 15 | 49 | 24.12 |
| | 44 | 20.47 | | 49 | 24.78 | | 49 | 20.16 |
| | 6 | 2.36 | | 49 | 23.95 | | 49 | 20.24 |
| | 19 | 13.35 | | 49 | 22.57 | | 15 | 15.47 |
| Sept. 12 | 44 | 18.98 | Sept. 12 | 17 | 10.74 | Sept. 12 | 15 | 13.13 |
| | —[3] | —[3] | | 49 | 21.48 | | —[4] | —[4] |
| | 20 | 13.88 | | 15 | 8.43 | | 1 | .74 |
| | 29 | 16.15 | | 39 | 19.97 | | 49 | 22.38 |
| Oct. 10 | 44 | 20.55 | Oct. 10 | 10 | 5.91 | Oct. 10 | 54 | 24.80 |
| | 44 | 21.76 | | 49 | 20.30 | | 49 | 20.38 |
| | 49 | 25.92 | | 39 | 15.45 | | 49 | 20.58 |
| | 54 | 30.60 | | 54 | 26.00 | | 49 | 19.98 |
| Nov. 7 | 44 | 18.66 | Nov. 7 | 54 | 25.26 | Nov. 7 | 49 | 20.02 |
| | 54 | 29.67 | | 54 | 24.93 | | 54 | 26.11 |
| | 49 | 22.42 | | 39 | 15.48 | | 25 | 15.94 |
| | 15 | 7.73 | | 54 | 26.85 | | 49 | 19.66 |
| Dec. 5 | —[3] | —[3] | Dec. 5 | 39 | 19.27 | Dec. 5 | 49 | 20.67 |
| | 44 | 21.86 | | 49 | 24.02 | | 54 | 29.90 |
| | 54 | 26.14 | | 49 | 21.64 | | 27 | 15.89 |
| | 54 | 31.31 | | 20 | 11.10 | | 44 | 19.63 |
| | 1950 | $1,015.92 | | 1756 | $852.21 | | 1881 | $841.22 |
| Average Wage | ..... | $19.54 | Average Wage | ..... | $16.39 | Average Wage | ..... | $16.18 |

[1] In the case of the other two workers, no record of the hours of employment was kept by the employer.

[2] Stock taking.
[3] No work
[4] Ill.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 19 MEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 17 OF THE 19 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Brussels Carpet Weaver No. 6. January 3, 1913–January 1, 1914. (Chart No. 13.) | | | Dye House Worker No. 1. January 3, 1913–January 1, 1914. (Chart No. 14.) | | | Dye House Worker No. 2. January 3, 1913–January 1, 1914. (Chart No. 15.) | | |
|---|---|---|---|---|---|---|---|---|
| Date. | Hrs. | Amount. | Date. | Hrs. | Amount. | Date. | Hrs. | Amount. |
| Jan. 3, 1913 | 49 | $17.13 | Jan. 3, 1913 | 46 | $11.56 | Jan. 3, 1913 | 46 | $11.56 |
| | 49 | 18.38 | | 48 | 12.12 | | 48 | 12.12 |
| | 49 | 22.00 | | 60 | 14.87 | | 60 | 14.87 |
| | 49 | 19.49 | | 59 | 14.81 | | 59 | 14.81 |
| Jan. 31 | 49 | 21.46 | Jan. 31 | 49 | 12.31 | Jan. 31 | 59 | 14.75 |
| | 49 | 22.62 | | 59 | 14.93 | | 60 | 14.81 |
| | 49 | 19.30 | | 59 | 14.75 | | 59 | 14.75 |
| | 15 | 5.31 | | 59 | 14.75 | | 59 | 14.75 |
| Feb. 28 | 54 | 21.17 | Feb. 28 | 55 | 13.62 | Feb. 28 | 54 | 13.62 |
| | 20 | 9.91 | | 44 | 11.06 | | 49 | 12.18 |
| | 24 | 11.04 | | 49 | 12.18 | | 49 | 12.18 |
| | 10 | 5.07 | | 44 | 11.06 | | 29 | 7.31 |
| Mar. 28 | 29 | 14.50 | Mar. 28 | 39 | 9.75 | Mar. 28 | 29 | 7.31 |
| | 10 | 2.22 | | 29 | 7.31 | | 39 | 9.75 |
| | —[2] | —[2] | | 49 | 12.18 | | 39 | 9.75 |
| | —[2] | —[2] | | 49 | 12.18 | | 49 | 12.18 |
| April 25 | —[2] | —[2] | April 25 | 49 | 12.18 | April 25 | 49 | 12.18 |
| | 39 | 14.13 | | 39 | 9.75 | | 49 | 12.18 |
| | 24 | 10.37 | | 49 | 12.18 | | 49 | 12.18 |
| | 25 | 11.09 | | 49 | 12.18 | | 49 | 12.18 |
| May 23 | 20 | 9.33 | May 23 | 40 | 9.93 | May 23 | 39 | 9.75 |
| | 39 | 15.19 | | 39 | 9.75 | | 39 | 9.75 |
| | 39 | 11.09 | | 30 | 7.50 | | 26 | 6.62 |
| | 44 | 16.17 | | 29 | 7.31 | | 29 | 7.31 |
| June 20 | 29 | 14.17 | June 20 | 31 | 7.68 | June 20 | 29 | 7.31 |
| | 24 | 11.95 | | 30 | 7.50 | | 19 | 4.87 |
| | —[2] | —[2] | | —[2] | —[2] | | —[2] | —[2] |
| | —[2] | —[2] | | —[2] | —[2] | | —[2] | —[2] |
| July 18 | 39 | 15.47 | July 18 | 49 | 12.18 | July 18 | 49 | 12.18 |
| | 44 | 19.26 | | 49 | 12.18 | | 49 | 12.18 |
| | 44 | 22.94 | | 49 | 12.18 | | 49 | 12.18 |
| | 39 | 14.00 | | 29 | 7.31 | | 54 | 13.50 |
| Aug. 15 | 49 | 20.06 | Aug. 15 | 54 | 13.50 | Aug. 15 | 54 | 13.50 |
| | 49 | 18.22 | | 54 | 13.50 | | 54 | 13.50 |
| | 49 | 19.12 | | 49 | 12.18 | | 49 | 12.18 |
| | 39 | 14.27 | | 40 | 9.93 | | 39 | 9.75 |
| Sept. 12 | 49 | 18.33 | Sept. 12 | 39 | 9.75 | Sept. 12 | 39 | 9.75 |
| | 10 | 6.00 | | 39 | 9.75 | | 39 | 9.75 |
| | 20 | 11.40 | | 44 | 11.06 | | 39 | 9.75 |
| | 19 | 10.59 | | 39 | 9.75 | | 39 | 9.75 |
| Oct. 10 | 10 | 2.41 | Oct. 10 | 44 | 11.06 | Oct. 10 | 44 | 11.06 |
| | 15 | 8.54 | | 54 | 13.50 | | 54 | 13.50 |
| | 39 | 16.54 | | 54 | 13.50 | | 54 | 13.50 |
| | 39 | 16.76 | | 54 | 13.50 | | 49 | 12.18 |
| Nov. 7 | 39 | 14.15 | Nov. 7 | 54 | 13.50 | Nov. 7 | 54 | 13.50 |
| | 10 | 2.98 | | 48 | 12.06 | | 48 | 12.06 |
| | 20 | 9.05 | | 54 | 13.50 | | 54 | 13.50 |
| | 20 | 10.82 | | 54 | 13.50 | | 49 | 12.18 |
| Dec. 5 | 19 | 8.90 | Dec. 5 | 49 | 12.31 | Dec. 5 | 29 | 7.31 |
| | 24 | 12.70 | | 54 | 13.50 | | 54 | 13.50 |
| | 40 | 17.18 | | 54 | 13.50 | | 54 | 13.50 |
| | 49 | 21.87 | | 54 | 13.50 | | 54 | 13.50 |
| | 1562 | $654.65 | | 2343 | $585.60 | | 2314 | $578.29 |
| Average Wage | ..... | $12.59 | Average Wage | ..... | $11.26 | Average Wage | ..... | $11.12 |

[1] In the case of the other two workers, no record of the hours of employment was kept by the employer.

[2] Stock taking.

[3] No work.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 19 MEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 17 OF THE 19 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Dye House Worker No. 3. January 3, 1913–January 1, 1914. (Chart No. 16.) | | | Dye House Worker No. 4. January 3, 1913–January 1, 1914. (Chart No. 17.) | | | Finisher No. 1. January 3, 1913–January 1, 1914. | | |
|---|---|---|---|---|---|---|---|---|
| Date. | Hrs. | Amount. | Date. | Hrs. | Amount. | Date. | Hrs. | Amount. |
| Jan. 3, 1913 | 46 | $11.56 | Jan. 3, 1913 | 46 | $11.56 | Jan. 3, 1913 | 54 | $18 weekly wage, irrespective of number of hours employed |
| | 48 | 12.12 | | 48 | 12.12 | | 44 | |
| | 60 | 14.87 | | 60 | 14.87 | | 54 | |
| | 46 | 11.56 | | 59 | 14.81 | | 54 | |
| Jan. 31 | 61 | 15.37 | Jan. 31 | 56 | 14.12 | Jan. 31 | 54 | |
| | 60 | 14.81 | | 60 | 14.81 | | 54 | |
| | 59 | 14.75 | | 59 | 14.81 | | 54 | |
| | 59 | 14.75 | | 59 | 14.75 | | 54 | |
| Feb. 28 | 54 | 13.50 | Feb. 28 | 55 | 13.62 | Feb. 28 | 54 | |
| | 54 | 13.50 | | 54 | 13.50 | | 54 | |
| | 49 | 12.18 | | 49 | 12.18 | | 54 | |
| | 39 | 9.75 | | 39 | 9.75 | | 54 | |
| Mar. 28 | 59 | 14.62 | Mar. 28 | 39 | 9.75 | Mar. 28 | 54 | |
| | 39 | 9.75 | | 29 | 7.31 | | 44 | |
| | 49 | 12.18 | | 48 | 12.18 | | 49 | |
| | 49 | 12.18 | | —[3] | —[3] | | 49 | |
| April 25 | 49 | 12.18 | April 25 | 49 | 12.18 | April 25 | 49 | |
| | 49 | 12.18 | | 48 | 12.18 | | 54 | |
| | 49 | 12.18 | | 49 | 12.18 | | 54 | |
| | 49 | 12.18 | | 49 | 12.18 | | 49 | |
| May 23 | 39 | 9.75 | May 23 | 39 | 9.75 | May 23 | 44 | |
| | 39 | 9.75 | | 39 | 9.75 | | 49 | |
| | 29 | 7.31 | | 29 | 7.31 | | 44 | |
| | 39 | 9.75 | | 29 | 7.31 | | 44 | |
| June 20 | 39 | 9.75 | June 20 | 29 | 7.31 | June 20 | 54 | |
| | 29 | 7.31 | | 30 | 7.50 | | 39 | |
| | —[2] | —[2] | | —[2] | —[3] | | 49 | |
| | —[2] | —[2] | | —[2] | —[2] | | 29 | |
| July 18 | 49 | 12.18 | July 18 | 49 | 12.18 | July 18 | 34 | |
| | 49 | 12.18 | | 48 | 12.18 | | 49 | |
| | 49 | 12.18 | | 49 | 12.18 | | 54 | |
| | 54 | 13.50 | | 55 | 13.50 | | 54 | |
| Aug. 15 | 54 | 13.50 | Aug. 15 | 54 | 13.50 | Aug. 15 | 54 | |
| | 34 | 8.62 | | 54 | 13.50 | | 54 | |
| | 49 | 12.18 | | 49 | 12.31 | | 54 | |
| | 39 | 9.75 | | 39 | 9.75 | | 44 | |
| Sept. 12 | 39 | 9.75 | Sept. 12 | 39 | 9.75 | Sept. 12 | 39 | |
| | 39 | 9.75 | | 39 | 9.75 | | 49 | |
| | 39 | 9.75 | | 44 | 11.06 | | 44 | |
| | 44 | 11.06 | | 39 | 9.75 | | 44 | |
| Oct. 10 | 44 | 11.06 | Oct. 10 | 45 | 11.06 | Oct. 10 | 44 | |
| | 54 | 13.50 | | 54 | 13.50 | | 49 | |
| | 54 | 13.50 | | 54 | 13.50 | | 49 | |
| | 49 | 12.18 | | 39 | 9.75 | | 49 | |
| Nov. 7 | 54 | 13.50 | Nov. 7 | 54 | 13.50 | Nov. 7 | 54 | |
| | 48 | 12.06 | | 48 | 12.06 | | 54 | |
| | 54 | 13.50 | | 54 | 13.50 | | 54 | |
| | 54 | 13.50 | | 54 | 13.50 | | 54 | |
| Dec. 5 | 44 | 11.06 | Dec. 5 | 29 | 7.31 | Dec. 5 | 44 | |
| | 54 | 13.50 | | 54 | 13.50 | | 54 | |
| | 54 | 13.50 | | 55 | 13.68 | | 54 | |
| | 54 | 13.50 | | 54 | 13.50 | | 54 | |
| | 2396 | $598.55 | | 2302 | $575.56 | | 2578 | $936.00 |
| Average Wage | ..... | $11.51 | Average Wage | ..... | $11.07 | Average Wage | ..... | $18.00 |

[1] In the case of the other two workers, no record of the hours of employment was kept by the employer.

[2] Stock taking.

[3] No work.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 19 MEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 17 OF THE 19 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Finisher No. 2. January 3, 1913–January 1, 1914. (Chart No. 18.) | | | Finisher No. 3. January 3, 1913–January 1, 1914. (Chart No. 19.) | | | Ingrain Carpet Weaver No. 1. Widower. Age 55. Has three married children. Rents a room; takes his meals outside. May 10, 1912–May 8, 1913. (Chart No. 20.) | |
|---|---|---|---|---|---|---|---|
| Date. | Hours. | Amount. | Date. | Hours. | Amount. | Date. | Amount. |
| Jan. 3, 1913 | 48 | $14.29 | Jan. 3, 1913 | 44 | $10.65 | May 10, 1912 | $22.91 |
| | 46 | 13.70 | | 49 | 11.86 | | .... |
| | 55 | 16.29 | | 64 | 15.41 | | 24.47 |
| | 59 | 17.48 | | 59 | 14.20 | | .... |
| Jan. 31 | 55 | 16.29 | Jan. 31 | 54 | 13.00 | June 7 | 21.17 |
| | 55 | 16.29 | | 60 | 14.56 | | .... |
| | 55 | 16.29 | | 63 | 15.05 | | 27.13 |
| | 58 | 17.18 | | 54 | 13.00 | | .... |
| Feb. 28 | 56 | 16.59 | Feb. 28 | 54 | 13.00 | July 5 | 20.49 |
| | 55 | 16.29 | | 54 | 13.00 | | .... |
| | 51 | 15.02 | | 54 | 13.00 | | 26.45 |
| | 51 | 15.02 | | 54 | 13.00 | | .... |
| Mar. 28 | 54 | 16.00 | Mar. 28 | 54 | 13.00 | Aug. 2 | 25.43 |
| | 44 | 13.11 | | 44 | 10.65 | | .... |
| | 49 | 14.43 | | 49 | 11.73 | | 23.88 |
| | 49 | 14.43 | | 54 | 13.00 | | .... |
| April 25 | 54 | 16.00 | April 25 | 54 | 13.00 | Aug. 30 | 21.42 |
| | 54 | 16.00 | | 54 | 13.00 | | .... |
| | 49 | 14.43 | | 54 | 13.00 | | 20.17 |
| | 49 | 14.43 | | 49 | 11.73 | | .... |
| May 23 | 39 | 11.56 | May 23 | 44 | 10.65 | Sept. 27 | 29.87 |
| | 39 | 11.56 | | 44 | 10.65 | | .... |
| | 42 | 12.58 | | 39 | 9.51 | | 28.37 |
| | 49 | 14.43 | | 49 | 11.73 | | .... |
| June 20 | 39 | 11.56 | June 20 | 39 | 9.39 | Oct. 25 | 23.21 |
| | 39 | 11.56 | | 39 | 9.39 | | .... |
| | 24 | 7.26 | | 29 | 7.04 | | 21.44 |
| | —[2] | —[2] | | —[2] | —[2] | | .... |
| July 18 | 29 | 8.67 | July 18 | 20 | 4.69 | Nov. 22 | 22.14 |
| | 39 | 17.00 | | 39 | 9.39 | | .... |
| | 54 | 17.00 | | 54 | 13.00 | | 20.47 |
| | 54 | 17.00 | | 54 | 13.00 | | .... |
| Aug. 15 | 54 | 17.00 | Aug. 15 | 54 | 13.00 | Dec. 20 | 18.23 |
| | 54 | 17.00 | | 54 | 13.00 | | .... |
| | 54 | 17.00 | | 54 | 13.00 | | 21.32 |
| | 44 | 17.00 | | 49 | 11.86 | | .... |
| Sept. 12 | 44 | 17.00 | Sept. 12 | 44 | 10.65 | Jan. 17, 1913 | 25.66 |
| | 44 | 17.00 | | 44 | 10.59 | | .... |
| | 44 | 17.00 | | 44 | 10.65 | | 26.83 |
| | 44 | 17.00 | | 44 | 10.65 | | .... |
| Oct. 10 | 44 | 17.00 | Oct. 10 | 44 | 10.65 | Feb. 14 | 28.21 |
| | 49 | 17.00 | | 44 | 10.65 | | .... |
| | 54 | 17.00 | | 54 | 13.00 | | 30.07 |
| | 54 | 17.00 | | 54 | 13.00 | | .... |
| Nov. 7 | 54 | 17.00 | Nov. 7 | 54 | 13.00 | Mar. 14 | 24.81 |
| | 54 | 17.00 | | 54 | 13.00 | | .... |
| | 44 | 17.00 | | 44 | 10.65 | | 23.69 |
| | 44 | 17.00 | | 44 | 10.65 | | .... |
| Dec. 5 | 44 | 17.00 | Dec. 5 | 44 | 10.65 | April 11 | 27.80 |
| | 49 | 17.00 | | 54 | 13.00 | | .... |
| | 54 | 17.00 | | 54 | 13.00 | | 27.19 |
| | 54 | 17.00 | | 54 | 13.00 | | .... |
| | 2473 | $789.74 | | 2510 | $604.93 | | $632.83 |
| Average Wage | ..... | $15.19 | Average Wage | ..... | $11.63 | Average Wage | $12.17 |

[1] In the case of the other two workers, no record of the hours of employment was kept by the employer.

[2] Stock taking.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 19 MEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 17 OF THE 19 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

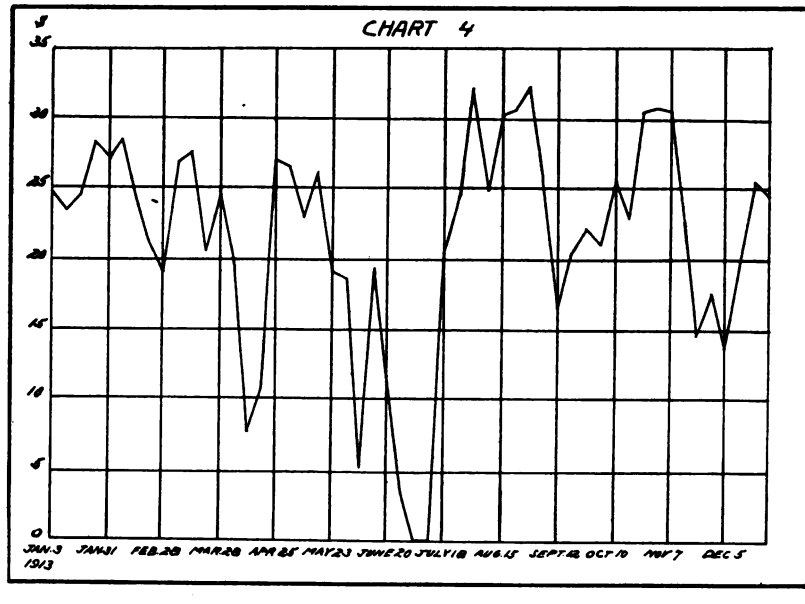
| Ingrain Carpet Weaver No. 2. Married. Age 45. Has four children. His wife keeps a small candy and cigar store. May 10, 1912–May 8, 1913. (Chart No. 21.) | | Ingrain Carpet Weaver No. 2. Married. Age 45. Has four children. His wife keeps a small candy and cigar store. May 10, 1912–May 8, 1913. (Chart No. 21.) | | Ingrain Carpet Weaver No. 2. Married. Age 45. Has four children. His wife keeps a small candy and cigar store. May 10, 1912–May 8, 1913. (Chart No. 21.) | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| May 10, 1912 .. | $27.79 | Sept. 13, 1912. | $12.27 | Jan. 17, 1913. | $23.73 |
| | 27.58 | Sept. 27..... | 29.49 | | 24.80 |
| June 7..... | 24.02 | | 17.78 | Feb. 14..... | 22.36 |
| | 29.22 | Oct. 25..... | 28.81 | | 24.81 |
| July 5..... | 15.52 | | 17.51 | Mar. 14..... | 24.42 |
| | 18.75 | Nov. 22..... | 23.38 | | 30.07 |
| Aug. 2..... | 18.51 | | 20.52 | April 11..... | 25.56 |
| | 20.73 | Dec. 20..... | 22.19 | | 25.32 |
| Aug. 30..... | 21.35 | | 16.15 | | |
| | | | | | $592.64 |
| | | | | Average Wage | $11.40 |

[1] In the case of the other two workers, no record of hours of employment was kept by the employer.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 19 MEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 17 OF THE 19 WORKERS, FOR THE YEAR 1912–1913, OR THE YEAR 1913.

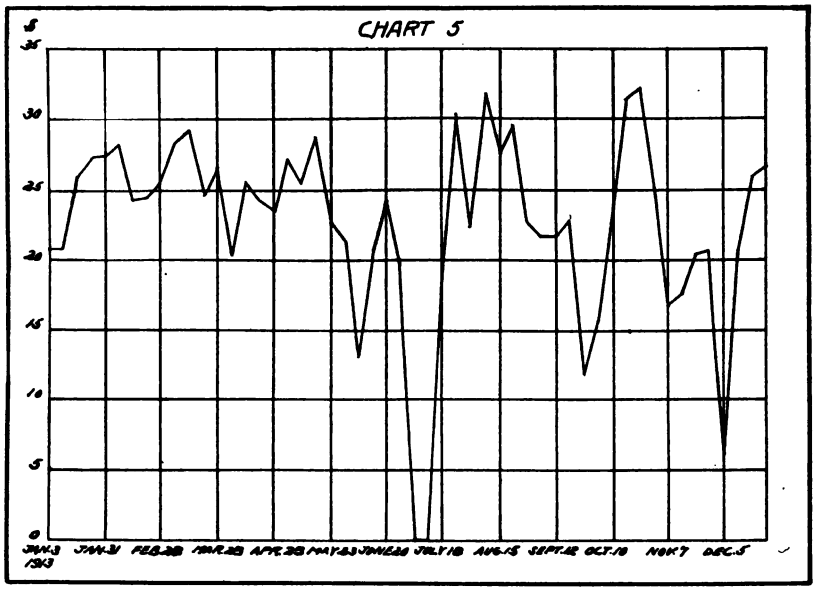
BUNDHAR CARPET WEAVER NO. 1.

WEEKLY WAGES.



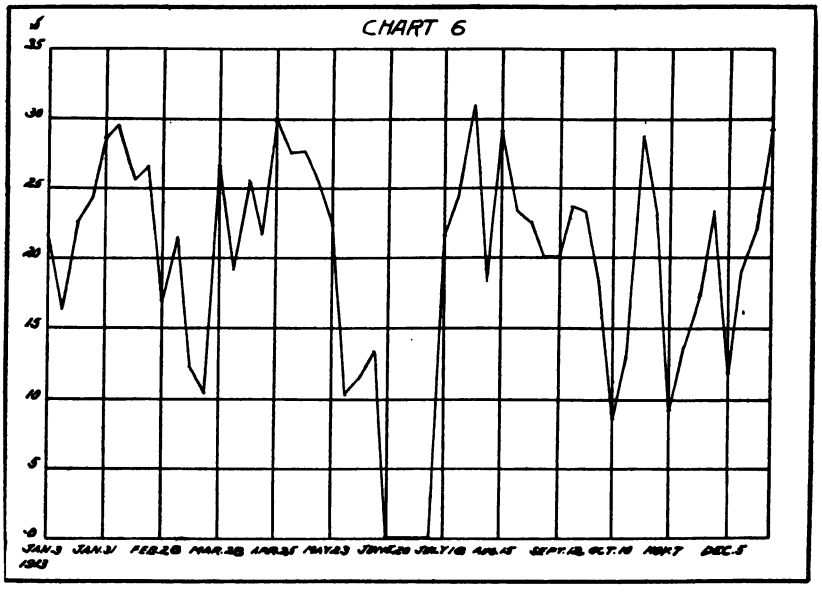
BUNDHAR CARPET WEAVER NO. 2.

WEEKLY WAGES.



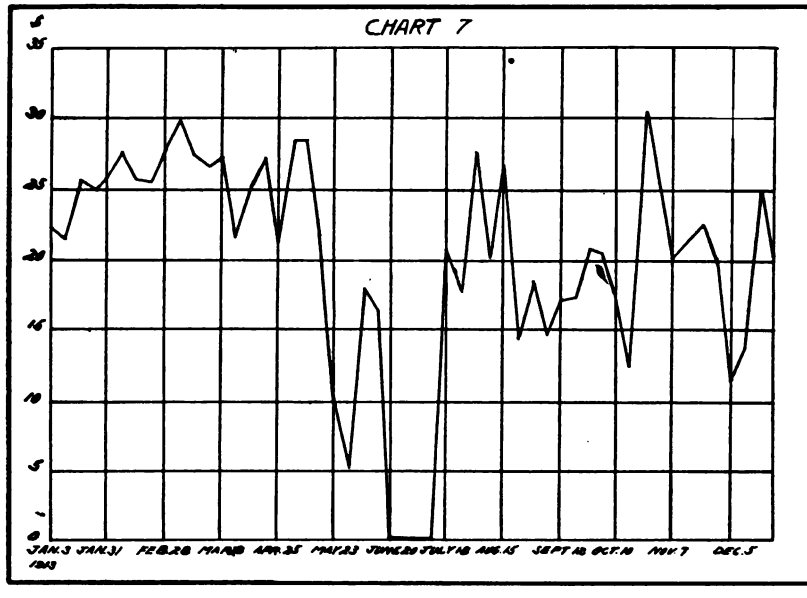

FRENCH WILTON CARPET WEAVER NO. 1.

WEEKLY WAGES.



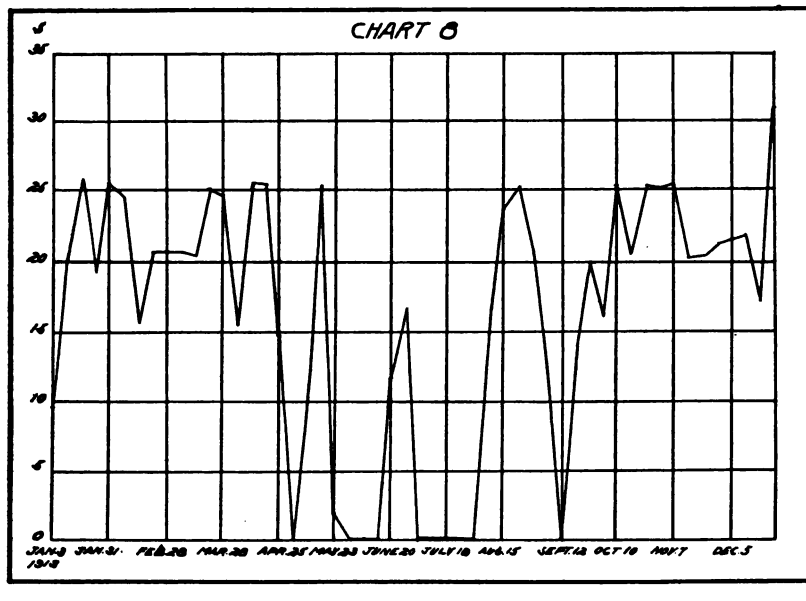
FRENCH WILTON CARPET WEAVER NO. 2.

WEEKLY WAGES.



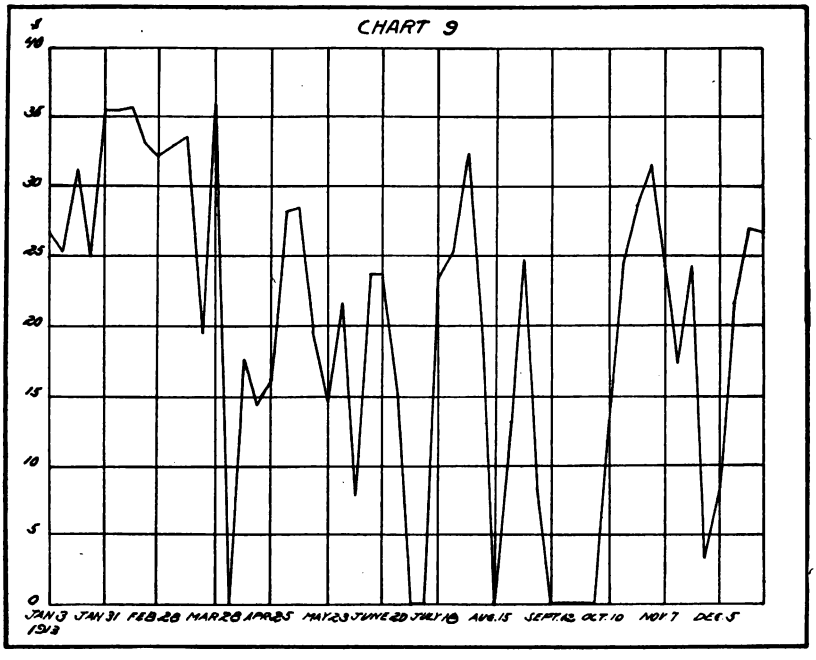

BRUSSELS CARPET WEAVER NO. 1.

WEEKLY WAGES.



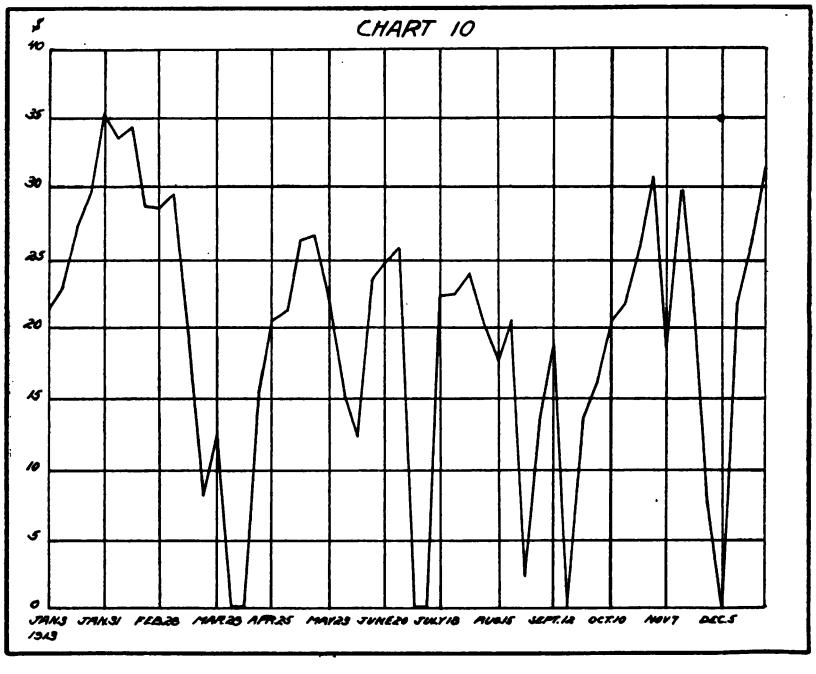
BRUSSELS CARPET WEAVER NO. 2.

WEEKLY WAGES.



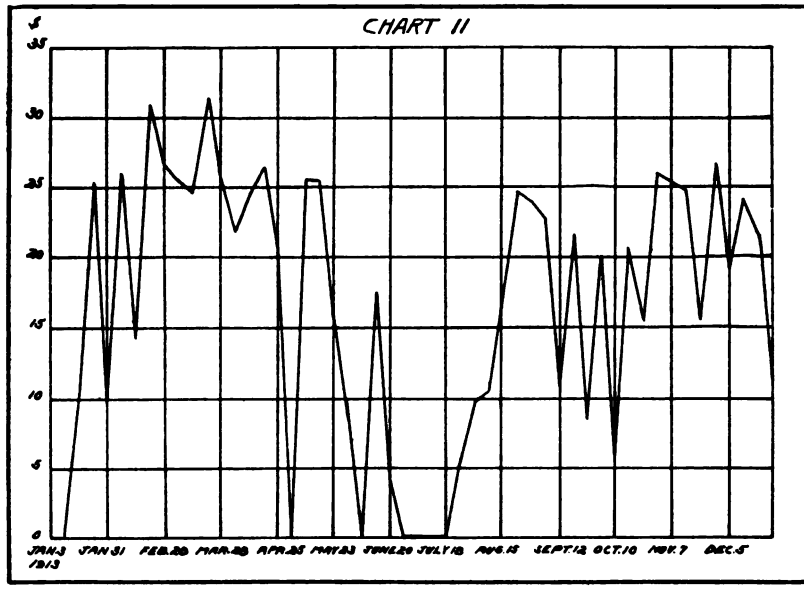

BRUSSELS CARPET WEAVER NO. 3.

WEEKLY WAGES.



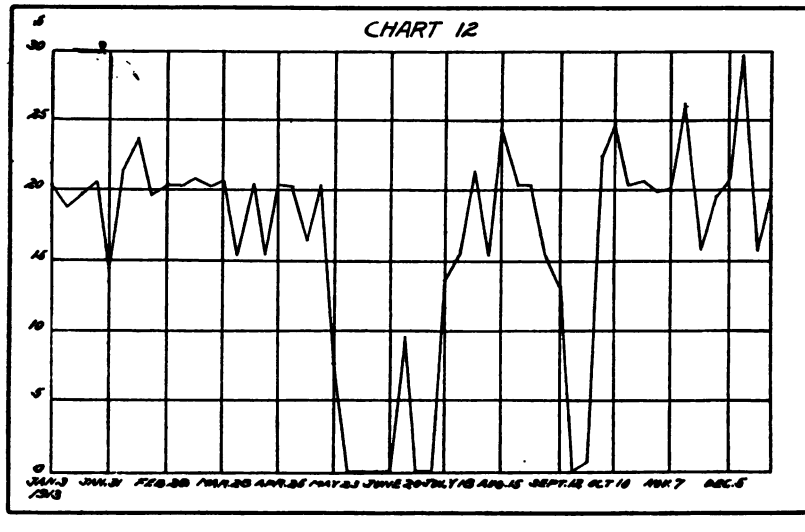
BRUSSELS CARPET WEAVER NO. 4.

WEEKLY WAGES.



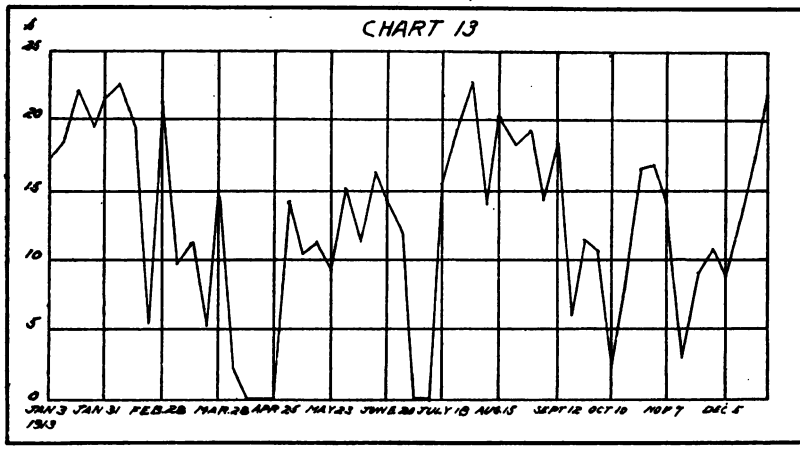

BRUSSELS CARPET WEAVER NO. 5.

WEEKLY WAGES.



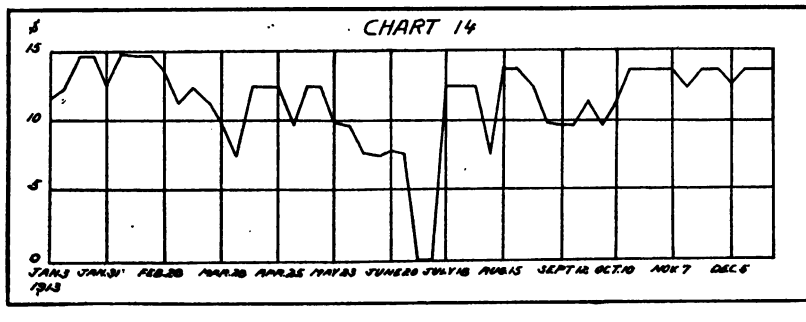
BRUSSELS CARPET WEAVER NO. 6.

WEEKLY WAGES.



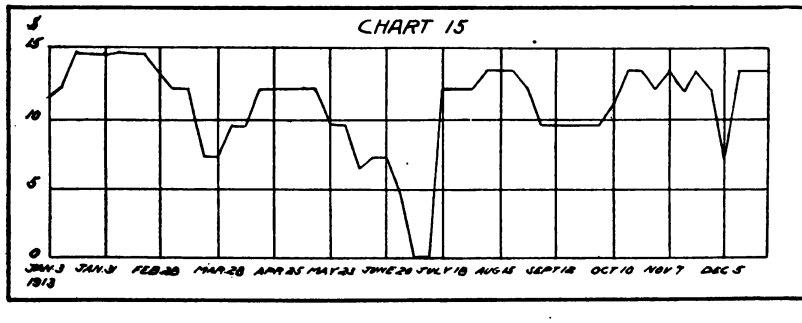

DYE HOUSE WORKER NO. 1.

WEEKLY WAGES.



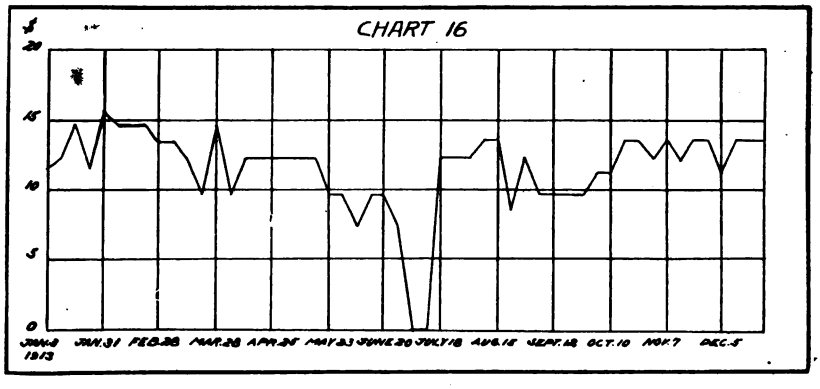

DYE HOUSE WORKER NO. 2.

WEEKLY WAGES.



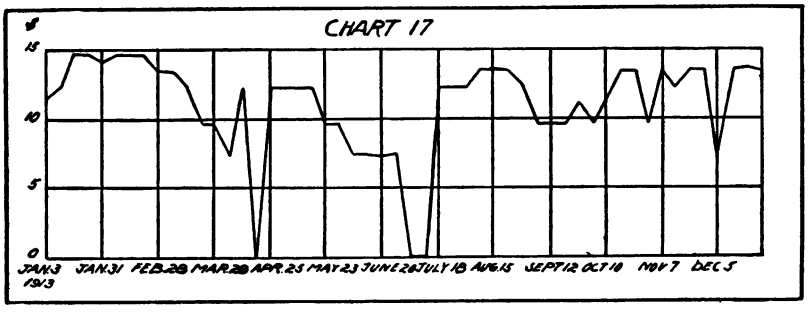
DYE HOUSE WORKER NO. 3.

WEEKLY WAGES.



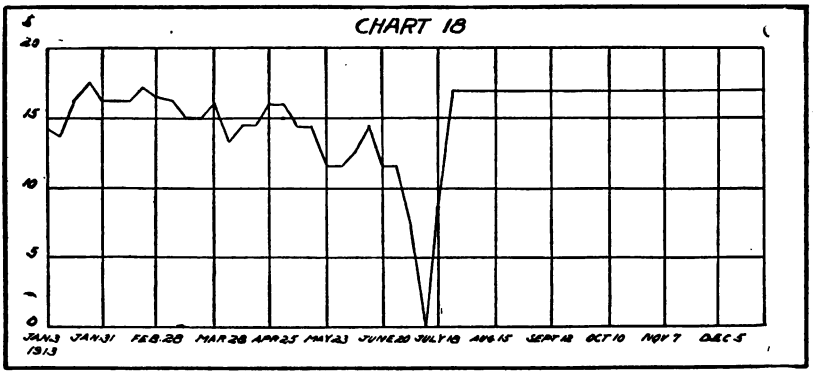

DYE HOUSE WORKER NO. 4.

WEEKLY WAGES.



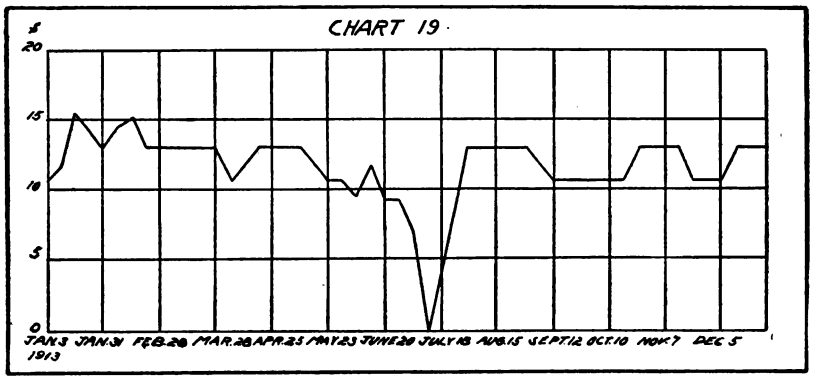

FINISHER NO. 2.

WEEKLY WAGES.



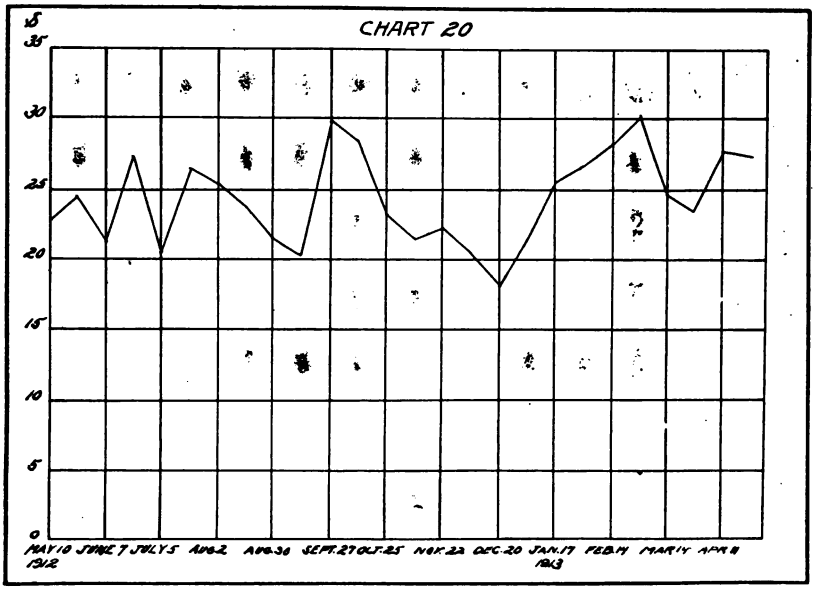
FINISHER NO. 3.

WEEKLY WAGES.



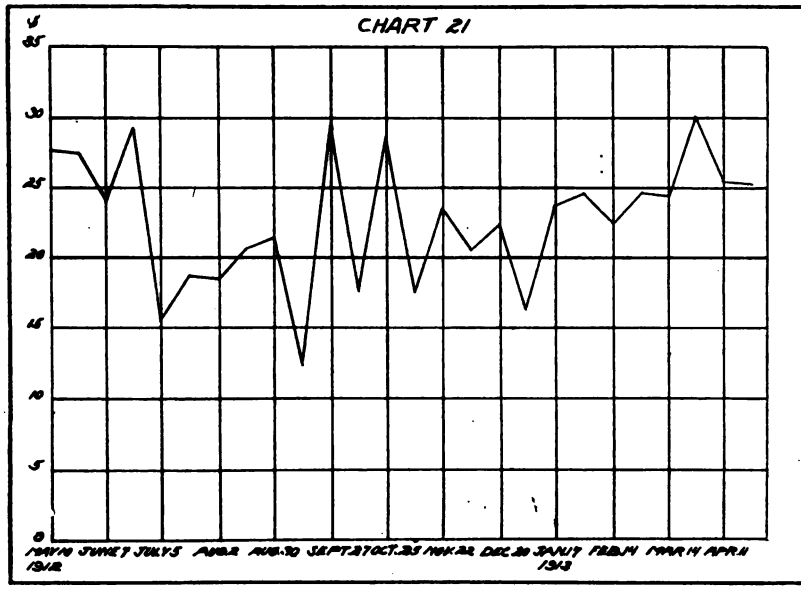

INGRAIN CARPET WEAVER NO. 1.

BI-WEEKLY WAGES.



INGRAIN CARPET WEAVER NO. 2.

BI-WEEKLY WAGES.



# CHAPTER III.

## BUDGETS OF SELECTED INDIVIDUALS IN THE NORTHEAST SECTION OF PHILADELPHIA.

## SUMMARY OF BUDGETS OF INDIVIDUALS.

### Explanation of Tables.

In the present section, the chief expenditures of the eleven individuals whose budgets are presented in this chapter, are brought together in the form of summary tables. In these summary tables, the several individuals are numbered to correspond with the numbers assigned to them in the detailed presentation of the budgets. In the case of those individuals whose accounts have been kept for more than one year, the summary tables deal with the expenditures for the year 1913–1914 only. Two of the eleven individuals (Nos. 7 and 11) whose budgets are presented in this chapter, are unmarried young men of the Kensington district; the other nine, are unmarried women of that district.

### LODGING.

When an individual lodges and boards in the same house, the division of the weekly payment made to the landlady into two parts,—one, the payment for lodging, and the other, the payment for board (table board),—is necessarily quite arbitrary. Moreover, it should be borne in mind in comparing the amounts spent for lodging and board by the different individuals of this chapter, that even the combined sum paid for lodging and board cannot always be relied upon as a criterion by which to judge of the comforts of the lodging or the quality and the quantity of the food obtained, since in some cases the individuals live with strangers, the prices charged them being determined largely by business considerations or by custom, while in other cases the individuals live at home, where their payments for lodging and board are determined largely by the needs of their families.

It should also be borne in mind in making comparison between the amounts paid for lodging and board by the different individuals of this chapter, that the price paid to the landlady by a textile-

mill worker of Kensington, where the worker has room and board with the same landlady, covers payment not only for room and board, but for laundry service as well, it being customary in Kensington for the landlady to do the washing and the ironing of all the plain articles of clothing of the individual—whether man or woman—who lodges and boards with her, without making an extra charge. Individuals who board at home, also, as a rule, have the main part of their laundry work done, without extra charge, by the member of the family who keeps house. An individual who does not board with the landlady with whom he lodges, receives no laundry service from her. Of the eleven individuals of this chapter, all but three women (Individuals No. 2, No. 5, and No. 6 for part of the period of her account) paid for lodging and board in one lump sum, and were given laundry service without extra charge.

The division, in Table 1, of the amount paid for lodging and board by each of those individuals who paid for these two items in one lump sum, into a payment for lodging and a payment for board, is made, wherever possible, according to what the particular individual considered the correct division in his or her case. Where there has been no indication as to what the individual considered the correct division, the investigators have aimed to follow customary Kensington practices, in making the decision as to what part of the total amount paid to the landlady or to the individual's family should be classed as payment for lodging, and what part should be classed as payment for board, although in Kensington, as in any other locality, there is no uniform rule in this matter.

Table 1 shows the yearly and the weekly room rent paid by each of the eleven individuals whose budgets are presented in this chapter, and the per cent. of the total expenditures which the yearly room rent amounted to. The highest per cent. of total expenditures spent for room rent by any of the individuals whose budgets cover fifty weeks or more, was 21.03; the lowest, 10.97. The average per cent. spent for room rent by the individuals whose budgets cover fifty weeks or more, was 15.32; the median, 14.22.

## FOOD.

In making comparison between the amounts spent for food by the different individuals whose budgets are presented in this chapter, the following facts should be borne in mind:

1. Two of the eleven individuals (Nos. 2 and 5) bought and prepared their own food, with the exception of a few meals eaten outside; their food expenditure therefore covered, in the main, only the bare cost of the food. The other nine individuals boarded; their food expenditure therefore included payment for preparation and service.

2. Each of the nine individuals who boarded (except Individual No. 6, for part of the period of her account), had board in the same house in which he or she lodged. These individuals therefore paid for board and lodging in a lump sum. As stated in the preceding discussion of lodging, it is impossible to divide such a lump sum into two parts,—one, the payment for board, and the other, the payment for lodging,—on anything like a scientific, or even a uniform basis.

3. Even the combined sum paid for board and lodging by any given individual, cannot be wholly relied upon as a criterion by which to judge of the character of either the food or the lodging obtained by that individual, since the amount paid for board and lodging is often determined more by custom or by family relationship than by strictly business considerations. Miss D. (Individual No. 3), for example, boards with strangers, and pays $3.75 per week for board and lodging, while Miss G. (Individual No. 9) lives at home, and pays $8 per week; yet the probabilities are that Miss D. has a more plentiful menu served to her than has Miss G. It does not seem likely that Miss D.'s $3.75 per week can much more than cover the cost of her food, and that of the fuel consumed in preparing her food and in heating and lighting her room; yet for this weekly payment to her landlady she also receives service, including laundry service,—Miss D.'s expenditure for outside laundry work amounting only to thirty-nine cents for the entire year of her account. The $8 per week paid by Miss G., on the other hand, not only covers the cost of her own food, fuel, etc., but is the chief source of income with which her mother meets the household expenses of a family of three. This $8, therefore, although classed as payment for board and lodging, is in reality Miss G.'s contribution toward the running of the home, of which she is the main support.

While the amounts classified as expenditure for food by the different individuals whose budgets are presented in this chapter, have, therefore, for the purpose of comparison, but a limited value, when considered by themselves,—these amounts, nevertheless, when

considered in connection with the information given in the detailed presentation of the budgets of these individuals, serve to give a general idea of the character of the food consumed by each of these individuals. The combined amounts spent for board and lodging, moreover, by those individuals who boarded, serve to give an idea of what it actually costs a mill worker to obtain board and lodging in Kensington, as well as what proportion of a mill worker's income is likely to be spent for these items,—the prices paid by the individuals of this chapter being typical in the district. (For menus typical of those served in the better class homes of Kensington mill workers, the reader is referred to pp. 32, 47, 48, 53, 54, 74, 75, 102, and 112.)

For the purpose of ascertaining the comparative cost of food for the different individuals whose budgets are presented in this chapter, the men and the women have been reduced to a common basis by means of the table of values adopted by the United States Department of Agriculture for its dietary studies.[1] In this table of values, a man in full vigor at moderate muscular work, is taken as the unit, and a woman under the same circumstances, is taken as eight-tenths of a unit. Work in the textile mills is considered to be moderate muscular work.

Table 1 shows the amount spent per week per man unit for food by each of the eleven individuals whose budgets are presented in this chapter; also the total amount spent for food by each individual, and the per cent. which this was of the total expenditures. The largest amount spent per week per man unit, was $6.59; the smallest, $2.14; the average, $3.94; the median, $3.82. The highest per cent. of total expenditures spent for food by any of the individuals whose budgets cover fifty weeks or more, was 53.09; the lowest, 31.57. The average per cent. spent for food by those individuals whose budgets cover fifty weeks or more, was 41.76; the median, 41.66.

## CLOTHING.

An idea of the kind of clothing worn by the women textile-mill workers of Kensington, may be had by referring to the clothing accounts which appear in the detailed presentation of the budgets of the individuals of this chapter, and to the clothing accounts which appear in the detailed presentation of the budgets of those families of Chapter I in which there were young women (Family

[1] Yearbook of the U. S. Department of Agriculture, 1907, p. 365. See p. 14 of this study.

No. 4, p. 46; Family No. 10, pp. 79, 82; and Family No. 14, p. 100). The clothing account of Miss J. (Individual No. 8, pp. 220, 221) gives a good idea of what articles a well-dressed Kensington woman mill worker of twenty-four years selects; the budget of Miss I. (Individual No. 1, pp. 184, 185) shows the articles of clothing purchased by a well-dressed representative Kensington woman mill worker of thirty-two years. The clothing purchased by Miss D. and Miss V. (Individuals No. 3 and No. 4, pp. 198, 204) is typical of that worn by a large class of Kensington women mill workers of forty years or thereabouts, who dress neatly but plainly, spending as little as possible upon clothing, in order to save money for investment or for some other purpose. The clothing account of a representative young man of Kensington (Individual No. 7, p. 214) is also given in the detailed presentation of the budgets of the individuals of this chapter.

In connection with the clothing expenditure of the women of this study, it should be stated that it is customary for a woman textile-mill worker of Kensington to keep an old cotton dress and a pair of old shoes at the mill, to wear during working hours. This custom results in the saving of a considerable expense in the item of every-day clothing, as compared, for example, with that item in the budget of a saleswoman in a department store. On the other hand, the standard of dress of a Kensington woman textile-mill worker for ordinary street wear, and for Sundays and holidays, is high.

In comparing the amounts spent for clothing by the different individuals whose budgets are presented in this chapter, it should be borne in mind that some of the women make their own clothes, or have them made at home by some other member of the family, and hence pay for materials only, while others pay a dressmaker for the making, or buy their clothes ready-made. The clothing accounts given under the detailed presentation of the budgets of the individuals of this chapter, show in which cases the expenditure, during the period of the account, was for materials only, and in which cases it included payment for making.

Clothing expenditure, in so far as it is to be regarded as an index to the standard of dress of the individual, is often misleading, even when the account has been kept for an entire year, since many articles serve for more than one season. For a typical clothing account extending over a period of five years, the reader is referred to that of Miss I. (Individual No. 1), on pages 184 and 185.

Table 1 gives the age of each of the eleven individuals whose budgets are presented in this chapter, and shows the amount spent by each for clothing for the year 1913–1914, or for such part of that year as is covered by the individual's budget, and the per cent. which this amount was of the total expenditures. The largest amount spent for clothing by any of the individuals whose budgets cover fifty weeks or more, was $67.86; the smallest amount, $28.68. The highest per cent. of total expenditures spent for clothing by any of the individuals whose budgets cover fifty weeks or more, was 14.21; the lowest, 8.26. The average per cent. spent for clothing by those individuals whose budgets cover fifty weeks or more, was 10.88; the median, 10.19.

TABLE 1.

EXPENDITURES FOR LODGING, FOOD, AND CLOTHING, OF 11 INDIVIDUALS, FOR ONE YEAR, 1913–1914.

| Individual Number. | Lodging. | | | Food.[1] | | | | Clothing. | | |
|---|---|---|---|---|---|---|---|---|---|---|
| | Amount. | Per Cent. of Total Expenditures. | Amount per Week. | Amount. | Per Cent. of Total Expenditures. | Man Units. | Amount per Week per Man Unit. | Age. | Amount. | Per Cent. of Total Expenditures. |
| 1 | $ 52.00 | 10.97 | $1.00 | $213.08 | 44.94 | 0.8 | $5.12 | 32 | $39.17 | 8.26 |
| 2[2] | 21.45 | 16.79 | 1.07 | 39.11 | 30.61 | 0.8 | 2.44 | 38 | 23.11 | 18.09 |
| 3 | 52.00 | 15.07 | 1.00 | 143.70 | 41.66 | 0.8 | 3.52 | 40 | 35.16 | 10.19 |
| 4 | 65.25 | 21.03 | 1.25 | 125.80 | 40.55 | 0.8 | 3.28 | 42 | 35.15 | 11.33 |
| 5[3] | 40.10 | 14.22 | .77 | 89.01 | 31.57 | 0.8 | 2.14 | 40 | 28.68 | 10.17 |
| 6[4] | 65.00 | 13.61 | 1.51 | 166.55 | 34.87 | 0.8 | 4.53 | 27 | 67.86 | 14.21 |
| 7 | 51.00 | 12.20 | 1.00 | 190.92 | 45.66 | 1.0 | 3.82 | 22 | 55.20 | 13.20 |
| 8[5] | 6.25 | 22.76 | 1.25 | 13.88 | 50.55 | 0.8 | 3.47 | 24 | 1.04[6] | 3.79 |
| 9 | 104.00 | 20.15 | 2.00 | 274.00 | 53.09 | 0.8 | 6.59 | 32 | 45.25 | 8.77 |
| 10[7] | 6.00 | 20.48 | 1.50 | 14.15 | 48.29 | 0.8 | 4.42 | 25 | 1.15 | 3.92 |
| 11[7] | 8.00 | 10.16 | 2.00 | 16.00 | 20.32 | 1.0 | 4.00 | 25 | 13.00 | 16.51 |

[1] Individuals No. 2 and No. 5 prepared their own meals. Expenditure for food in all other cases, means expenditure for table board.
[2] Account kept for 20 weeks, January 1–May 20, 1913.
[3] Account kept for one year, April 3, 1914–April 1, 1915.
[4] Account kept for 50 weeks.
[5] Account kept for 5 weeks.
[6] Individual No. 8 also kept a detailed clothing account for one year and 15 weeks; see pp. 220, 221.
[7] Account kept for 4 weeks.

## MEDICAL ATTENTION.

The expenditure under the heading Medical Attention, which here includes medicine, as well as services of physician, dentist, or oculist, necessarily varies greatly, not only in the case of different individuals in any one year, but also in the case of any one individual in different years. In the budget of Miss I. (Individual No. 1), for example, which in the detailed presentation of the budgets of the individuals of this chapter is given for a period of five years, the expenditure under the heading Medical Attention was $2 for 1909, zero for 1910 and 1911, $73.50 for 1912, $63 for 1913,

and $23.50 for 1914. Table 2 shows the amount spent under this heading by each of the eleven individuals whose budgets are presented in this chapter, and the per cent. which this amount was of the total expenditures. The highest per cent. of total expenditures spent for medical attention by any of the individuals whose budgets cover fifty weeks or more, was 13.29; the lowest, zero. The average per cent. spent for medical attention by those individuals whose budgets cover fifty weeks or more, was 2.95; the median, 0.97.

### READING MATTER.

This heading covers newspapers, magazines, books (other than text-books, which are entered under Education), stationery, postage, and telephone calls. Table 2 shows the amount spent under this heading—where this amount has been specifically recorded—by each of the eleven individuals whose budgets are presented in this chapter, and the per cent. which this amount was of the total expenditures. The highest per cent. of total expenditures spent for reading matter by any of the individuals whose budgets cover fifty weeks or more, was 4.09; the lowest, zero. The average per cent. spent for reading matter by those individuals whose budgets cover fifty weeks or more, was 1.79; the median, 1.74.

### CHURCH AND CHARITY.

Each of the nine women among the eleven individuals whose budgets are presented in this chapter, made contributions to the church; neither of the two young men made contributions. Table 2 shows the amount contributed to church and charity by each of the eleven individuals, and the per cent. which this amount was of the total expenditures. The highest per cent. of total expenditures spent for church and charity by any of the individuals whose budgets cover fifty weeks or more, was 11.19; the lowest, zero. The average per cent. spent for church and charity by those individuals whose budgets cover fifty weeks or more, was 5.19; the median, 3.18.

### RECREATION.

The amounts recorded under this heading, in the case of the women, were chiefly for moving picture entertainments, church socials, and trips to the parks; in some instances the amounts included the cost of vacations spent at the seashore or in the country. In the case of the two young men, the expenditures

under this heading were chiefly for the theater, moving picture entertainments, and baseball and basket-ball games. Table 2 gives the age of each of the eleven individuals whose budgets are presented in this chapter, and shows the amount spent by each for recreation, and the per cent. which this amount was of the total expenditures. The highest per cent. of total expenditures spent for recreation by any of the individuals whose budgets cover fifty weeks or more, was 8.54; the lowest, 1.94. The average per cent. spent for recreation by those individuals whose budgets cover fifty weeks or more, was 6.25; the median, 5.85.

## CAR FARE.

This heading covers all car fare, both business and social, with the exception of that spent for outings, such as trips to the parks, which is classified under the heading Recreation. In the detailed presentation of the budgets of the individuals of this chapter, car fare is divided, wherever the individuals have furnished the data, into "car fare to work," and "car fare, social," the latter including car fare spent for visiting, for shopping, or for any purpose other than that of going to and from work, with the exception, just mentioned, of that car fare which is classified under the heading Recreation. Table 2 shows the amount spent for car fare by each of the eleven individuals whose budgets are presented in this chapter, and

TABLE 2.

EXPENDITURES FOR MEDICAL ATTENTION, READING MATTER, CHURCH AND CHARITY, RECREATION, AND CAR FARE, OF 11 INDIVIDUALS, FOR ONE YEAR, 1913–1914.

| Individual Number. | Medical Attention. | | Reading Matter. | | Church and Charity. | | Recreation. | | | Car Fare. | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| | Amount. | Per Cent. of Total Expenditures. | Amount. | Per Cent. of Total Expenditures. | Amount. | Per Cent. of Total Expenditures. | Age. | Amount. | Per Cent. of Total Expenditures. | Amount. | Per Cent. of Total Expenditures. |
| 1 | $63.00 | 13.29 | — | — | $10.95 | 2.31 | 32 | $39.10 | 8.25 | $43.94 | 9.27 |
| 2[1] | .70 | .55 | $ 6.28 | 4.92 | 1.15 | .90 | 38 | .20 | .16 | 21.39 | 16.74 |
| 3 | 6.40 | 1.86 | 5.99 | 1.74 | 27.16 | 7.87 | 40 | 19.35 | 5.61 | 6.25 | 1.81 |
| 4 | 2.50 | .81 | 10.34 | 3.33 | 34.73 | 11.19 | 42 | 17.82 | 5.74 | 2.68 | .86 |
| 5[2] | 10.57 | 3.75 | 5.07 | 1.80 | 30.36 | 10.77 | 40 | 16.50 | 5.85 | 30.13 | 10.69 |
| 6[3] | — | — | 19.53 | 4.09 | 15.17 | 3.18 | 27 | 37.40 | 7.83 | 18.91 | 3.96 |
| 7 | — | — | 4.17 | 1.00 | — | — | 22 | 35.70 | 8.54 | 34.56 | 8.27 |
| 8[4] | 1.60 | 5.83 | .35 | 1.27 | 1.68 | 6.12 | 24 | — | — | .91 | 3.31 |
| 9 | 5.00 | .97 | 3.00 | .58 | 5.20 | 1.01 | 32 | 10.00 | 1.94 | 36.00 | 6.97 |
| 10[5] | 5.00 | 17.06 | — | — | .70 | 2.39 | 25 | — | — | 2.10 | 7.17 |
| 11[5] | — | — | .67 | .85 | — | — | 25 | 1.50 | 1.90 | 2.61 | 3.31 |

[1] Account kept for 20 weeks, January 1–May 20, 1913.
[2] Account kept for one year, April 3, 1914–April 1, 1915.
[3] Account kept for 50 weeks.
[4] Account kept for 5 weeks.
[5] Account kept for 4 weeks.

the per cent. which this amount was of the total expenditures. The highest per cent. of total expenditures spent for car fare by any of the individuals whose budgets cover fifty weeks or more, was 10.69; the lowest, 0.86. The average per cent. spent for car fare by those individuals whose budgets cover fifty weeks or more, was 5.98; the median, 6.97.

## ALL EXPENDITURES.

Table 3 summarizes the expenditures of each of the eleven individuals whose budgets are presented in this chapter, giving the amount spent for each item, and the per cent. which this amount was of the total expenditures.

The items insurance, lodge and union dues, gifts, laundry, and toilet supplies, which, in addition to those summarized in Tables 1 and 2, are included in Table 3, are discussed in the following paragraphs.

## INSURANCE.

Three of the nine women whose budgets are presented in this chapter (Individuals No. 5, No. 8, and No. 9), carried industrial insurance during the year covered by the summary tables (1913–1914); each of these paid a premium of ten cents per week. A fourth woman (Individual No. 2) carried industrial insurance at a premium of twenty cents per week during the eight weeks of her account that fell in 1915, but she carried no insurance during the period covered by the summary tables. None of the other women carried any insurance. One of the two young men of this chapter (Individual No. 7) carried industrial insurance; his premium of ten cents per week was paid by his father. The other young man carried no insurance.

## LODGE AND UNION DUES.

Only one of the nine women whose budgets are presented in this chapter (Individual No. 8), was a lodge member; her lodge dues were twenty-five cents per week. Both of the young men (Individuals No. 7 and No. 11) were lodge members; their dues were fifty cents per month and fifty cents per week, respectively. Four of the nine women (Individuals No. 1, No. 2, No. 9, and No. 10) and one of the two men (Individual No. 11), were union members; Individuals No. 1, No. 2, and No. 10, each paid ten cents per week in union dues; Individual No. 9 paid fifty cents per month; the

young man paid twenty-five cents per week. The union to which Individuals No. 1, No. 2, and No. 10, belonged, paid sick benefits; the union to which Individual No. 9 belonged, paid death benefits; the union to which the young man belonged, paid both sick and death benefits.

### GIFTS.

The custom of making gifts to friends and relatives on such occasions as Christmas, birthdays, and weddings, is well established among the textile-mill workers of Kensington. Every one of the eleven individuals of this chapter whose budgets cover fifty weeks or more, made some expenditure under this heading.

### LAUNDRY.

The expenditure for this item is small, in the case of a Kensington textile-mill worker who has board and lodging with the same landlady, it being customary in Kensington for the landlady to do the washing and the ironing of all the plain articles of clothing of the individual—whether man or woman—who lodges and boards with her, without making an extra charge. Individuals who board at home, also, as a rule, have the main part of their laundry work done, without extra charge, by the member of the family who keeps house. A woman textile-mill worker of Kensington who boards, either with strangers or with her own family, often keeps down her laundry expenditure still further by washing and ironing her own fancy articles. Two of the women of this chapter who boarded (Individuals No. 1 and No. 4), made no expenditure whatever for laundry during the year covered by the summary tables. The two women of the chapter who paid their landladies for lodging only, and cooked their own meals (Individuals No. 2 and No. 5), did a large part of their own laundry work. The largest expenditure for laundry made by any of the eleven individuals during the period covered by the summray tables, was that of Miss A. (Individual No. 6), which amounted to $9.47; this entire expense was incurred after Miss A. had left Philadelphia, when she was obliged to pay for all of her laundry work except what she did herself.

### TOILET SUPPLIES.

The practice of spending money for toilet supplies other than such necessary articles as combs, hair brushes, tooth brushes, soap, and tooth paste or powder, is not followed by the individuals whose

budgets are presented in this chapter. Kensington textile-mill workers who board at home, in many cases incur little expense for toilet supplies,—such things as soap and tooth paste, or powder,

TABLE 3.

SUMMARY OF EXPENDITURES OF EACH OF THE 11 INDIVIDUALS, FOR ONE YEAR, 1913–1914.

| Item of Expenditure. | Individual No. 1. Woman, Age 32 Years. | | Individual No. 2. Woman, Age 38 Years. | | Individual No. 3. Woman, Age 40 Years. | | Individual No. 4. Woman, Age 42 Years. | |
|---|---|---|---|---|---|---|---|---|
| | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, 20 Weeks. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. |
| Lodging | $ 52.00 | 10.97 | $ 21.45 | 16.79 | $ 52.00 | 15.07 | $ 65.25 | 21.03 |
| Food | 213.08 | 44.94 | 39.11 | 30.61 | 143.70 | 41.66 | 125.80 | 40.55 |
| Clothing | 39.17 | 8.26 | 23.11 | 18.09 | 35.16 | 10.19 | 35.15 | 11.33 |
| Medical attention | 63.00 | 13.29 | .70 | .55 | 6.40 | 1.86 | 2.50 | .81 |
| Insurance | — | — | — | — | — | — | — | — |
| Lodge and union | 5.20 | 1.10 | 2.00 | 1.57 | — | — | — | — |
| Reading matter | —[1] | —[1] | 6.28 | 4.92 | 5.99 | 1.74 | 10.34 | 3.33 |
| Church and charity | 10.95 | 2.31 | 1.15 | .90 | 27.16 | 7.87 | 34.73 | 11.19 |
| Recreation | 39.10[2] | 8.25[2] | .20 | .16 | 19.35 | 5.61 | 17.82 | 5.74 |
| Car fare | 43.94 | 9.27 | 21.39 | 16.74 | 6.25 | 1.81 | 2.68 | .86 |
| Gifts | 7.71 | 1.63 | 4.92 | 3.85 | 43.34 | 12.56 | 14.82 | 4.78 |
| Laundry | — | — | 5.00 | 3.91 | .39 | .11 | — | — |
| Toilet supplies | —[1] | —[1] | —[3] | —[3] | 3.10 | .90 | .70 | .23 |
| Other items | — | — | 2.44 | 1.91 | 2.12 | .61 | .44 | .14 |
| Total | $474.15 | 100.00 | $127.75 | 100.00 | $344.96 | 100.00 | $310.23 | 100.00 |

[1] Included under recreation.

[2] Includes expenditures for reading matter, toilet supplies, and sundries.

[3] Toilet supplies were recorded under general supplies, which in this summary table are included under other items.

Table 3.—*continued.*

| Item of Expenditure. | Individual No. 5. Woman, Age 40 Years. | | Individual No. 6. Woman, Age 27 Years. | | Individual No. 7. Man, Age 22 Years. | | Individual No. 8. Woman, Age 24 Years. | |
|---|---|---|---|---|---|---|---|---|
| | Amount, One Year (1914–1915). | Per Cent. of Total Expenditures. | Amount, 50 Weeks. | Per Cent. of Total Expenditures. | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, 5 Weeks. | Per Cent. of Total Expenditures. |
| Lodging | $ 40.10 | 14.22 | $ 65.00 | 13.61 | $ 51.00 | 12.20 | $ 6.25 | 22.76 |
| Food | 89.01 | 31.57 | 166.55 | 34.87 | 190.92 | 45.66 | 13.88 | 50.55 |
| Clothing | 28.68 | 10.17 | 67.86 | 14.21 | 55.20 | 13.20 | 1.04[4] | 3.79 |
| Medical attention | 10.57 | 3.75 | — | — | — | — | 1.60 | 5.83 |
| Insurance | 5.20 | 1.84 | — | — | —[5] | —[5] | .50 | 1.82 |
| Lodge and union | — | — | — | — | 5.50 | 1.32 | 1.25 | 4.55 |
| Reading matter | 5.07 | 1.80 | 19.53 | 4.09 | 4.17 | 1.00 | .35 | 1.27 |
| Church and charity | 30.36 | 10.77 | 15.17 | 3.18 | — | — | 1.68 | 6.12 |
| Recreation | 16.50 | 5.85 | 37.40 | 7.83 | 35.70 | 8.54 | — | — |
| Car fare | 30.13 | 10.69 | 18.91 | 3.96 | 34.56 | 8.27 | .91 | 3.31 |
| Gifts | 11.98 | 4.25 | 42.24 | 8.84 | 3.35 | .80 | — | — |
| Laundry | .60 | .21 | 9.47 | 1.98 | 3.92 | .94 | — | — |
| Toilet supplies | —[6] | —[6] | 5.25 | 1.10 | 8.40 | 2.01 | — | — |
| Other items | 13.71 | 4.86 | 30.31 | 6.35 | 25.40 | 6.07 | — | — |
| Total | $281.91 | 100.00 | $477.69 | 100.00 | $418.12 | 100.00 | $27.46 | 100.00 |

[4] Expenditure for clothing for one year, $60.94; see p. 220.

[5] Insurance premium was paid by Mr. L.'s father.

[6] Toilet supplies were recorded under general supplies, which in this summary table are included under other items.

Table 3.—*continued.*

SUMMARY OF EXPENDITURES OF EACH OF THE 11 INDIVIDUALS, FOR ONE YEAR, 1913–1914.

| Item of Expenditure. | Individual No. 9. Woman, Age 32 Years. | | Individual No. 10. Woman, Age 25 Years. | | Individual No. 11. Man, Age 25 Years. | |
|---|---|---|---|---|---|---|
| | Amount, One Year. | Per Cent. of Total Expenditures. | Amount, 4 Weeks. | Per Cent. of Total Expenditures. | Amount, 4 Weeks. | Per Cent. of Total Expenditures. |
| Lodging | $104.00 | 20.15 | $ 6.00 | 20.48 | $ 8.00 | 10.16 |
| Food | 274.00 | 53.09 | 14.15 | 48.29 | 16.00 | 20.32 |
| Clothing | 45.25 | 8.77 | 1.15 | 3.92 | 13.00 | 16.51 |
| Medical attention | 5.00 | .97 | 5.00 | 17.06 | — | — |
| Insurance | 5.20 | 1.01 | — | — | — | — |
| Lodge and union | 6.00 | 1.16 | .20 | .68 | 3.00 | 3.81 |
| Reading matter | 3.00 | .58 | — | — | .67 | .85 |
| Church and charity | 5.20 | 1.01 | .70 | 2.39 | — | — |
| Recreation | 10.00 | 1.94 | — | — | 1.50 | 1.90 |
| Car fare | 36.00 | 6.97 | 2.10 | 7.17 | 2.61 | 3.31 |
| Gifts | 6.00 | 1.16 | — | — | — | — |
| Laundry | 2.00 | .39 | — | — | — | — |
| Toilet supplies | 6.00 | 1.16 | — | — | — | — |
| Other items | 8.50 | 1.65 | — | — | 33.97 | 43.14 |
| Total | $516.15 | 100.00 | $29.30 | 100.00 | $78.75 | 100.00 |

being supplied by the mother for all the members of the family, out of the household fund. Only five of the eleven individuals of this chapter (Individuals No. 3, No. 4, No. 6, No. 7, and No. 9), recorded specifically any expenditure for toilet supplies. In the case of the two women who did their own housekeeping (Individuals No. 2 and No. 5), toilet supplies were included under general supplies. The four remaining individuals either classified their expenditures for toilet supplies under the heading Sundries, or else were at no expense whatever for such articles during the period covered by the summary tables.

## BUDGETS IN DETAIL, OF INDIVIDUALS.

### INDIVIDUAL NO. 1.

*Type and Occupation.*—This is the budget of Miss I., an unmarried woman of thirty-two years, whose account has been kept for a period of six years (January 8, 1909–December 31, 1914). Although she has lived at home during all of this period except the last six months, she has kept her earnings separate from the family fund, paying board to her mother ($5 per week), instead of giving over her entire wages.

Miss I. is the oldest of eight children. The family came to this country from England when she was six years old. Besides this daughter, the members of the family living at home during the period of the account, were the father, the mother, two sons, and another daughter. The father is a carpenter; one son (age 20) is

learning to be a tailor; the other son (age 17) is in the printing business; the younger daughter (age 19) works in a lace mill; and the daughter whose budget is here presented, worked in lace mills in Philadelphia from the time she was thirteen years old until six months before the close of this account, when she gave up mill work altogether.

Miss I. is a woman of refinement and of pleasing personality. She enjoys diversions of an educational nature, and out-of-door recreations. She frequently attends lectures with her friend Miss N. (Individual No. 2); they also take trips to the parks, and often spend Sundays in the woods; for their summer vacations they sometimes camp in the country. Miss I. was a leader among the women with whom she worked, and at the time she gave up mill work, in the summer of 1914, was an officer in a club of the women employed in the mill where she was working.

During the six years of this account, except for the last six months, Miss I. was employed as an overlocker in one of the large lace mills of Kensington. Overlockers are among the best paid of lace workers, and Miss I. was considered one of the most efficient workers in the factory; only once, however, in the years that she worked in the lace industry, did her yearly wages reach the $500 mark. "I have tried so hard to average $10 a week for a year," she said to the investigator, "but have been able to do it only once,—in 1910. Then I made a little over $500." Her wages that year amounted to $504.57; as the income table shows, part of this sum was payment for overtime work.

In the summer of 1914, Miss I. decided to give up mill work. "Work is terribly dull, barely making expenses," she wrote, in explanation of her decision. "Factory work," she continued, "may be satisfactory to a girl while she is young and looking forward to getting married, or to the possibility of making some change in the near future. But when she gets a little older, she begins to think may be she might not marry after all, or gets near the place where it is not so easy to learn something else and make a change. Then she becomes discontented with the selfish life she is forced into in such work, almost necessarily selfish because she has time for nothing else but earning the little money which keeps soul and body together. So my almost timid venture into a new world."

Through the Young Women's Christian Association, Miss I. secured a position as housekeeper in a summer vacation house for

working girls. She remained there from June 20 through September 5, 1914. After the closing of the vacation house she was at home for three weeks, and at the end of that time (September 27) she took a position as housekeeper in one of the suburbs of Philadelphia. At the close of this account (December 31, 1914) she is still in that position.

### INCOME.

SIX YEARS (52 WEEKS, OR 364 DAYS, EACH), JANUARY 8, 1909–DECEMBER 31, 1914, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| January 8, 1909–January 6, 1910, Wages. | | January 7, 1910–January 5, 1911, Wages. | | January 6, 1911–January 4, 1912, Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Jan. 8, 1909.. | $ 7.53 | Jan. 7, 1910. | $ 5.98 | Jan. 6, 1911. | $ 7.21 |
| | 10.32 | | 8.00 | | 9.59 |
| | 11.17 | | 9.00 | | 9.30 |
| | 4.92 | | 8.28 | | 11.37 |
| Feb. 5..... | 10.53 | Feb. 4..... | 8.47 | Feb. 3..... | 7.70 |
| | 10.31 | | 10.52 | | 5.05 |
| | 8.98 | | 9.23 | | 10.22 |
| | 12.23 | | 9.83 | | 11.14 |
| Mar. 5..... | 8.08 | Mar. 4..... | 8.06 | Mar. 3..... | 8.48 |
| | 7.36 | | 8.17 | | 11.06 |
| | 11.29 | | —[4] | | 11.05 |
| | 9.85 | | —[4] | | 10.12 |
| April 2..... | 11.21 | April 1..... | 3.16 | Mar. 31..... | 12.47 |
| | 9.82 | | 10.16 | | 11.24 |
| | 9.71 | | 9.71 | | 11.32 |
| | 8.72 | | 9.76 | | 10.67 |
| April 30..... | 11.25 | April 29..... | 9.37 | April 28..... | 9.19 |
| | 10.62 | | 11.00 | | 11.63 |
| | —[1] | | 11.25 | | —[6] |
| | 9.76 | | 10.46 | | 11.30 |
| May 28..... | 12.19 | May 27..... | 7.73 | May 26..... | 6.12 |
| | 10.31 | | 9.68 | | 7.66 |
| | 6.30 | | 7.38 | | 5.20 |
| | 9.66 | | 10.20 | | 9.66 |
| June 25..... | 11.00 | June 24..... | 11.03 | June 23..... | 8.87 |
| | 11.03 | | 11.17 | | 10.57 |
| | 11.41 | | 12.07 | | 9.53 |
| | 2.04[2] | | 11.10 | | 7.25 |
| July 23..... | 5.00 | July 22..... | 13.12[5] | July 21..... | 9.51 |
| | 11.84 | | 13.28 | | 5.75 |
| | 10.65 | | 12.61 | | 11.25 |
| | 11.64 | | 12.94 | | 10.40 |
| Aug. 20..... | 11.19 | Aug. 19..... | 13.87 | Aug. 18..... | 7.56 |
| | 11.28 | | 13.08 | | 9.09 |
| | —[6] | | 13.06 | | 9.50 |
| | 9.12 | | 11.10 | | 10.44 |
| Sept. 17..... | 10.96 | Sept. 16..... | 5.95 | Sept. 15..... | 8.30 |
| | 12.26 | | 8.20 | | 4.58 |
| | 12.00 | | 12.44 | | 8.53 |
| | 10.07 | | 12.44 | | 4.05[6] |
| Oct. 15..... | 10.48 | Oct. 14..... | 12.68 | Oct. 13..... | 10.65 |
| | 10.51 | | 12.66 | | 10.37 |
| | 10.44 | | 9.23 | | 9.50 |
| | 11.15 | | 1.80 | | 6.48 |
| Nov. 12..... | 10.29 | Nov. 11..... | 11.40 | Nov. 10..... | 9.39 |
| | 4.57 | | 12.24 | | 8.88 |
| | 11.28 | | 11.50 | | 8.40 |
| | 9.54 | | 9.31 | | 9.51 |
| Dec. 10..... | 10.14 | Dec. 9..... | 11.90 | Dec. 8..... | 8.05 |
| | 7.23 | | 10.17 | | 10.72 |
| | 4.81 | | 10.56 | | 12.31 |
| | 7.74 | | 8.26 | | 10.23 |
| | $481.79 | | $504.57 | | $468.42 |

SIX YEARS (52 WEEKS, OR 364 DAYS, EACH), JANUARY 8, 1909–DECEMBER 31, 1914, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| January 5, 1912–January 2, 1913, Wages. | | January 3, 1913–January 1, 1914, Wages. | | January 2, 1914–December 31, 1914, Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Jan. 5, 1912.. | $9.15 | Jan. 3, 1913. | $7.25 | Jan. 2, 1914. | $4.70 |
| | 8.69 | | 8.41 | | 8.08 |
| | 10.06 | | 12.38 | | 10.08 |
| | 10.75 | | 12.27 | | 8.58 |
| Feb. 2..... | 11.10 | Jan. 31..... | 9.83 | Jan. 30..... | 9.09 |
| | 11.19 | | 11.14 | | 9.86 |
| | 10.19 | | 8.84 | | 5.69 |
| | 12.22 | | 9.39 | | —[2] |
| Mar. 1..... | 10.55 | Feb. 28..... | 8.32 | Feb. 27..... | 9.26 |
| | 11.66 | | 9.64 | | 8.80 |
| | 10.12 | | 11.13 | | 7.93 |
| | 12.38 | | 4.67 | | 10.14 |
| Mar. 29..... | 12.40 | Mar. 28..... | 10.35 | Mar. 27..... | 11.24 |
| | 11.44 | | 8.93 | | 9.63 |
| | 13.06[7] | | 8.64 | | 7.32 |
| | 11.59 | | 10.32 | | 7.97 |
| April 26..... | 13.41 | April 25..... | 12.39 | April 24..... | 7.40 |
| | 14.05 | | 12.35 | | 7.40 |
| | 12.52 | | 12.41 | | 11.69 |
| | 2.07[6] | | 12.26 | | 2.83 |
| May 24..... | 8.35 | May 23..... | .92[6] | May 22..... | 4.66 |
| | 7.29 | | 5.30 | | 6.93 |
| | 5.26 | | 8.82 | | 7.10 |
| | —[2] | | 10.13 | | 7.90 |
| June 21..... | 7.68 | June 20..... | 9.71 | June 19..... | 8.00 |
| | 7.87 | | —[8] | | —[9] |
| | 7.65 | | 9.81 | | — |
| | 4.22 | | 7.45 | | — |
| July 19..... | 7.52 | July 18..... | 9.02 | July 17..... | 34.00 |
| | 8.72 | | 12.27 | | — |
| | 9.15 | | 11.66 | | — |
| | 8.43 | | 11.17 | | — |
| Aug. 16..... | 8.87 | Aug. 15..... | 11.68 | Aug. 14..... | — |
| | 9.93 | | 8.77 | | 37.50 |
| | 8.90 | | —[8] | | — |
| | 8.53 | | 4.64 | | 17.00 |
| Sept. 13..... | 8.30 | Sept. 12..... | 5.23 | Sept. 11..... | —[10] |
| | 6.29 | | 5.70 | | —[10] |
| | 8.44 | | 6.73 | | —[10] |
| | 9.70 | | 5.03 | | —[11] |
| Oct. 11..... | 9.74 | Oct. 10..... | 8.27 | Oct. 9..... | — |
| | 7.23 | | 6.40 | | — |
| | 3.42 | | 5.21 | | 39.00 |
| | 9.00 | | 3.57 | | — |
| Nov. 8..... | 6.42 | Nov. 7..... | 10.10 | Nov. 6..... | — |
| | 9.50 | | 9.76 | | — |
| | 8.58 | | 8.04 | | — |
| | 7.83 | | .84 | | 42.50 |
| Dec. 6..... | 8.08 | Dec. 5..... | 6.77 | Dec. 4..... | — |
| | 8.94 | | 8.42 | | — |
| | 9.43 | | 9.68 | | — |
| | 10.32 | | 6.96 | | 39.00 |
| | $468.19 | | $428.98 | | $401.28 |

[1] Time lost on account of stock taking; took 2 extra days off, to finish out a week's stay at the seashore.

[2] Time lost on account of illness.

[3] One week off for vacation.

[4] Lost 2 weeks on account of sympathy strike with carmen.

[5] Large wages during the summer were due to overtime work.

[6] Time lost on account of stock taking. (Mill is closed for stock taking every May and October; sometimes a week is lost, sometimes only 2 days.)

[7] "Our union limits us to $12.50 a week. When I made more than that amount, I had work marked on my partner's slip."

[8] No work on account of slack period.

[9] Held position as housekeeper in a summer vacation house for working girls, June 20–Sept. 5, 1914, at a salary of $20 per month, with board and lodging, reckoned at $3.50 per week.

[10] Unemployed, Sept. 6–26, 1914.

[11] Held position as housekeeper, Sept. 27–Dec. 31, 1914, at a salary of $25 per month, with board and lodging, reckoned at $3.50 per week.

INCOME FROM ALL SOURCES.

| Year. | January 8, 1909–January 6, 1910. | January 7, 1910–January 5, 1911. | January 6, 1911–January 4, 1912. | January 5, 1912–January 2, 1913. | January 3, 1913–January 1, 1914. | January 2, 1914–December 31, 1914. |
|---|---|---|---|---|---|---|
| Wages | $481.79 | $504.57 | $468.42 | $468.19 | $428.98 | $401.28 |
| Earnings from sewing | —— | 3.35 | 5.00 | 5.43 | 18.71 | —— |
| Payment for services rendered to union | —— | 2.83 | —— | —— | —— | 1.25 |
| Fees from Christmas banks kept for family | —— | 1.55 | —— | —— | —— | —— |
| Receipts from goods sold[1] | —— | 3.92 | —— | —— | —— | —— |
| Receipts from train tickets sold | —— | —— | .15 | —— | —— | —— |
| Sick benefits from union | —— | —— | —— | 3.00 | —— | —— |
| Earnings from ironing | —— | —— | —— | —— | —— | .55 |
| Earnings from washing | —— | —— | —— | —— | —— | 1.44 |
| Total annual income, six years, actually recorded | $481.79 | $516.22 | $473.57 | $476.62 | $447.69 | $404.52 |

[1] See p. 185, note 1.

*The Account.*—The tables for Miss I.'s budget give her income by weeks for six years (January 8, 1909–December 31, 1914), together with a summary of her expenditures for each of the six years, and a detailed account of her clothing expenditure for the last five of these years.

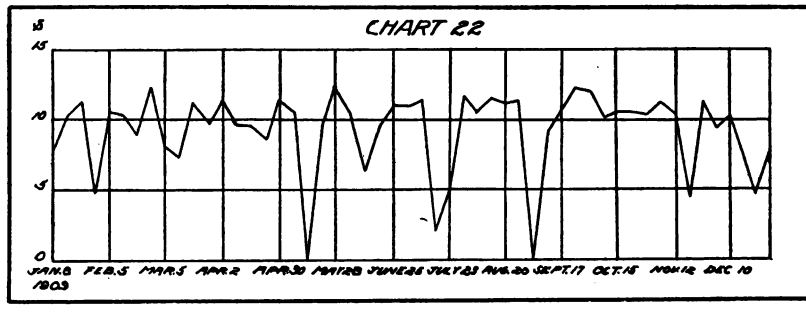
*Clothing; Medical Attention; Church.*—Though she does not spend a large amount for clothing, Miss I. is always dressed well, and in good taste. She understands sewing, and makes most of her own clothes. She also trims many of her hats.

During the last three years of the account, particularly in 1912 and 1913, the expenditure for physician's services was large. Miss I.'s physician attributes her ill health during these years to the strain caused by her many years of continuous machine work.

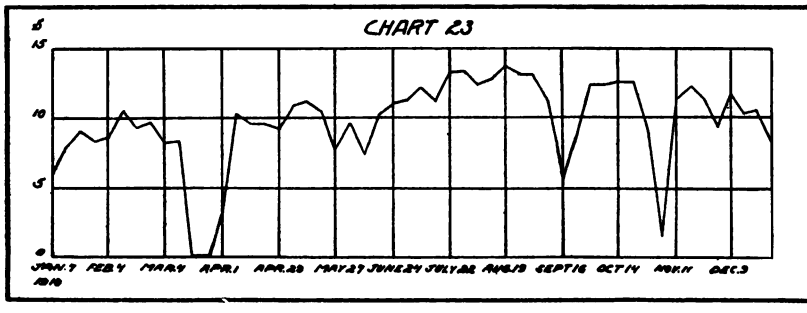
Miss I. is a member of the Baptist church. Church contributions are a regular item in her budget.

WAGES.

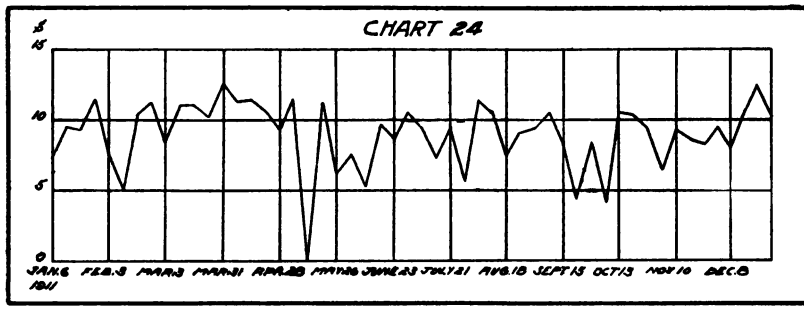
ONE YEAR, 1909–1910.



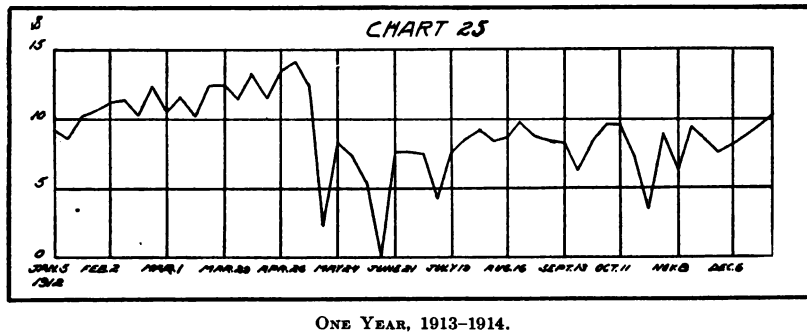
One Year, 1910–1911.



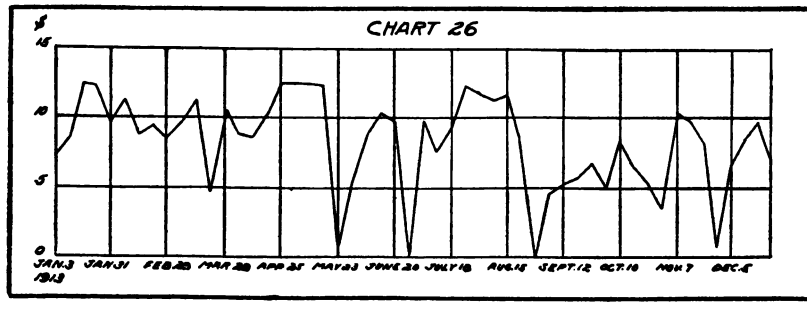

One Year, 1911–1912.




One Year, 1912–1913.




One Year, 1913–1914.



## EXPENDITURES.

SIX YEARS (52 WEEKS, OR 364 DAYS, EACH), JANUARY 8, 1909–DECEMBER 31, 1914, ACTUALLY RECORDED EXPENDITURES.

Summary.

| Year. | January 8, 1909–January 6, 1910. | January 7, 1910–January 5, 1911. | January 6, 1911–January 4, 1912. | January 5, 1912–January 2, 1913. | January 3, 1913–January 1, 1914.[1] | January 2, 1914–December 31, 1914. |
|---|---|---|---|---|---|---|
| Room rent and board[2] | $260.00 | $265.00 | $260.00 | $260.00 | $260.00 | $244.18[3] |
| Candy | 2.74 | 3.92 | 3.75 | 3.99 | 5.08 | 5.27 |
| Clothing | 57.03 | 64.43 | 44.64 | 56.45 | 39.17 | 57.17 |
| Physician | 2.00 | — | — | 73.50 | 63.00 | 23.50[4] |
| Insurance | — | — | — | — | — | — |
| Dues: Union | 5.20 | 5.20 | 5.20 | 5.20 | 5.20 | 3.70[5] |
| Reading matter[6] | — | — | — | — | — | — |
| Church | 10.20 | 10.20 | 10.40 | 10.00 | 10.95 | 6.00 |
| Charity | — | — | — | — | — | — |
| Recreation[7] | 57.50[8] | 47.80[9] | 47.70 | 42.76[10] | 39.10 | 35.86 |
| Car fare | 29.13 | 40.66 | 41.94 | 39.75 | 43.94 | 30.13 |
| Gifts, Christmas | 13.05 | 12.92 | 11.40 | 13.78 | 7.71 | 19.24 |
| Gifts, birthday, etc. | — | — | — | 20.50 | — | 14.06 |
| Laundry | — | — | — | — | — | — |
| Toilet supplies[6] | — | — | — | — | — | — |
| Total annual expenditures, six years, actually recorded | $436.85 | $450.13 | $425.03 | $525.93 | $474.15 | $439.11 |
| Total annual income, six years, actually recorded | 481.79 | 516.22 | 473.57 | 476.62 | 447.69 | 404.52 |
| Balance | $ 44.94 | $ 66.09 | $ 48.54 | | | |
| Deficit | | | | $ 49.31 | $ 26.46 | $ 24.59 |

[1] In the summary tables of the budgets of individuals (pp. 167–178), the figures given for Individual No. 1 are those of this year.

[2] While living at home, Miss I. paid $5 per week for board and lodging. In the summary table on page 172, $1 of this amount has been considered payment for lodging, and $4, payment for table board.

[3] Includes $1 per week sent to parents for rent of room at home, during the 20 weeks in which Miss I. was living elsewhere. Board and lodging are reckoned at $3.50 per week during the weeks in which Miss I. was paid a salary with board and lodging.

[4] Includes dentist's bill of $4.

[5] Stopped paying in September.

[6] Included under recreation.

[7] Includes reading matter, toilet supplies, and sundries.

[8] Includes $26.90 for vacation.

[9] Includes $6.14 for vacation.

[10] Includes $1.50 for vacation.

### CLOTHING FOR ONE YEAR, JANUARY 7, 1910–JANUARY 5, 1911.

| | |
|---|---|
| Coat | $ 5.75 |
| Dress goods and coat goods[1], and making of dress | 15.25 |
| Waist goods[1] | 1.21 |
| Dress goods | 1.24 |
| Pattern, thread, and sewing silk, for dress | .38 |
| Notions | .43 |
| Skirt goods and making | 6.50 |
| Skirt, white, ready-made | 1.98 |
| Hats (2)[2] | 11.25 |
| Ribbon for hat | .54 |
| Gloves (3 prs.) | 1.88 |
| Belts (2) | .30 |
| Collars (3) | .75 |
| Undervests | .30 |
| Cambric for underwear | .60 |
| Flannelette for underwear | .63 |
| Longcloth for underwear | 1.32 |
| Lace for underwear | 4.17 |
| Shoes (2 prs.) | 4.00 |
| Shoe repairs and laces | .75 |
| Soles for inside of shoes | .10 |
| Stockings | 1.75 |
| Gaiters (2 prs.) | 1.40 |
| Rubbers (3 prs.) | 1.95 |
| | $64.43 |

### CLOTHING FOR ONE YEAR, JANUARY 6, 1911–JANUARY 4, 1912.

| | |
|---|---|
| Dress goods and making[1] | $20.09 |
| Goods for waists (4) | 1.80 |
| Laces and silks for trimmings | 1.08 |
| Patterns (5) | .70 |
| Notions | 1.02 |
| Hats (3) | 8.09 |
| Gloves and mittens | 1.15 |
| Belts (2) | .35 |
| Undervests (6) | .65 |
| Cambric for underwear | 1.97 |
| Shoes (2 prs.) | 3.95 |
| Shoe repairs, laces, and inner soles | 1.90 |
| Stockings (1 doz.) | 1.35 |
| Gingham for aprons (2) | .54 |
| | $44.64 |

CLOTHING FOR ONE YEAR, JANUARY 5, 1912–JANUARY 2, 1913.

| | | | |
|---|---|---|---|
| Coat | $14.98 | Belts (2) | .40 |
| Skirt goods and making | 8.10 | Undervests (4) | .50 |
| Skirt goods ("made it myself") | 3.00 | Petticoat | 3.00 |
| Dress goods ("made it myself") | .97 | Cambric for underwear | 2.50 |
| Laces for trimming | 2.05 | Shoes (1 pr.) | 2.00 |
| Notions | .44 | Shoe repairs | 1.60 |
| Patterns (2) | .25 | Stockings (9 prs.) | 1.95 |
| Ferris waists (3) | 3.25 | Gaiters | 1.00 |
| Hat (summer) | 6.00 | Rubbers (2 prs.) | 1.35 |
| Reblocking winter hat | .50 | | |
| Wool and silk for crocheting a hat | 1.11 | | $56.45 |
| Gloves (3 prs.) | 1.50 | | |

CLOTHING FOR ONE YEAR, JANUARY 3, 1913–JANUARY 1, 1914.

| | | | |
|---|---|---|---|
| Linen dress goods ("made it myself") | $ 2.00 | Underskirt | 2.00 |
| Poplin dress goods and skirt | 3.00 | Sateen for underskirt | .50 |
| Waist goods (3) | 2.03 | Shoes (2 prs.) | 5.50 |
| Lace for trimmings | 1.56 | Shoe repairs | 2.15 |
| Notions | 2.09 | Stockings (1 doz.) | 2.00 |
| Straw hat shape ("trimmed it myself") | 1.00 | Rubbers (1 pr.) | .65 |
| Straw hat shape ("trimmed it myself")[4] | 1.25 | Gingham for aprons | .64 |
| Winter hat | 4.75 | Pattern | .15 |
| Hat retrimmed (work and trimmings) | 1.73 | Handkerchiefs | .20 |
| Gloves (3 prs.) | 1.85 | Hat pins | .10 |
| Belt | .13 | Miscellaneous | .39 |
| Collars (3) | 1.00 | | |
| Undervests (4) | .50 | | $39.17 |
| Ferris waists (2) | 2.00 | | |

CLOTHING FOR ONE YEAR, JANUARY 2, 1914–DECEMBER 31, 1914.

| | | | |
|---|---|---|---|
| Dress goods | $ 3.54 | Gloves (1 pr.) | 1.00 |
| Making and trimming | 9.33 | Collars | 1.00 |
| Dress goods | .70 | Tie and cords | .45 |
| Lace, ribbon, and velvet | .46 | Undervests (4) | .48 |
| Lawn for a dress | .75 | Underwear | 1.00 |
| Gingham for a dress | .96 | Crêpe for underwear | .83 |
| Percale for a dress | .75 | Ribbon and beading for underwear | .24 |
| Dress goods | 3.13 | Gingham for apron | .56 |
| Lace and pattern | .43 | Shoes (2 prs.) | 6.00 |
| Dress goods (received as present) | | Shoe repairs | 1.20 |
| Velvet and ruching | .86 | Rubber heels on shoes (3 prs.) | 1.50 |
| Pattern and sewing silk | .25 | Shoe laces | .20 |
| Goods for a skirt | .72 | Stockings (11 prs.) | 2.75 |
| Lawn for a waist | .38 | Rubbers | .60 |
| Dress patterns (2) | .30 | Barrette | .25 |
| Camp Fire Girl's dress | .45 | Miscellaneous | 12.35 |
| Lining for a coat | .30 | | |
| Notions | .70 | | $57.17 |
| Hat trimmings | 2.75 | | |

[1] "Sold coat goods and some waist goods for $3.92." See income table for 1910, p. 182.

[2] "One hat, which cost $10.00, was worn as bought, for two winters, for best; the third winter it was reblocked for $.50, and worn for best; the fourth winter the shape was worn for work; the plume is still almost as good as new (April, 1914)."

[3] "Dress was worn for four seasons (two years), and still is in good condition (April, 1914)."

[4] Mourning hat, bought because of brother's death.

## INDIVIDUAL NO. 2.

*Type and Occupation.*—This is the budget of Miss N., an unmarried American woman of thirty-eight years, who leads an independent life. Her childhood was spent in Texas; since she has been old enough to support herself, she has lived in several places, and has been employed in a number of occupations; for the greater part of the past ten years, she has been employed as a lace worker in Kensington.

By temperament, Miss N. is a student. She enjoys good books

and good lectures, and is interested in various movements for the uplift of working women. She is a Camp Fire Guardian, and has held offices in the union to which she belonged and in a club of the women employed in the lace mill where she worked.

Miss N.'s budget, as given in this study, covers ten years and nine weeks (January 1, 1905–March 2, 1915). During 1905, 1906, 1907, and the early part of 1908, she was employed in one of the large lace mills of Kensington. Work was slack in the mill in 1908, and in May, Miss N. was laid off. She spent June in the country, at the home of a friend, earning her board by assisting with the housework. In July she took a position in a garment factory in Kensington, where her work consisted in "overlocking dressing sacks all the way around, for five cents a dozen." In August she went into a garment factory downtown, where she did the same kind of work for a time wage of $10 per week. She remained in this position until March, 1909; then, at the request of her former employer, she returned to the lace mill, and worked there as an overlocker until May 15, 1911, when she left Philadelphia for Arizona, to engage in a poultry-raising project. The climate in Arizona did not agree with Miss N., and in July she returned to Philadelphia. She was not well enough to take up work again until September; she then returned to the lace mill, as an overlocker, and remained there until August, 1914, when she decided to give up mill work altogether. From August 13 until the beginning of 1915 Miss N. had no regular employment, and drew upon her savings for support, to a large extent, although she worked in the lace mill again for two weeks in October, and during November and December she did some clerical work, and took subscriptions for a publishing house.

The following is Miss N.'s explanation of her decision to give up mill work (written toward the close of 1914): "Since about the middle of August I have had very little work, and felt that while there was such a little at the mill, and I had any money on hand, and no one depending on me, I would stand by and see what the world was doing. . . . Now I think I have work, at least for a time, and a chance to advance. I realized that I must learn something new, and that it must be something that means more than a mere existence, and must count in the world for my share in the responsibility of life. I have been to several places, but not to mills, except for two weeks. I want something different, and they are all alike, to a large extent."

For the first three and a half weeks of 1915, Miss N. held a position with a woman's organization in Philadelphia. After that, she did some work for a Bible House in Philadelphia. As this account closes, she is taking up field-secretarial work with a woman's organization in another city. In this position she is to receive a salary of $50 for the first month, with the promise of an increase, provided her services are satisfactory.

*The Account.*—The tables for this budget give Miss N.'s income for ten years and nine weeks: 1905, yearly total; 1906–1912, income by months; 1913, 1914, income by weeks; January and February, 1915, income by weeks. The total yearly expenditures are given for the years 1905–1912, with a detailed account of expenditures for twenty-four weeks in 1912, twenty weeks in 1913, sixteen weeks in 1914, and eight weeks in 1915.

*Lodging and Food.*—During the years 1907–1914, Miss N. rented a room in a friend's house, for $1 per week. She did her own cooking in her room, by means of an alcohol lamp and an improvised fireless cooker, the latter consisting of a kettle wrapped in several layers of newspapers. Besides doing her cooking, Miss N. tried various projects for keeping down food expenditure. In October, 1907, her brother sent her four pullets and a rooster, and she raised forty young chickens, which furnished her with eggs until the spring of 1909, thus "helping out the lean income of 1908." In 1910, she worked a garden patch and raised green vegetables for herself. In 1911, she made a large quantity of grape juice; she sold enough of this to pay expenses, and the remainder furnished her with an item of food for the two following years. In the fall of 1912, she bought a peck of wheat and ground it in a coffee mill; this furnished her with cereal food for many months at a trifling cost. It should be remembered, in studying Miss N.'s expenditure account, that what she saves in the monetary cost of food, she pays for in labor; "I earn my money twice," she said to the investigator, in discussing her budget.

*Standard of Living.*—Miss N. dresses very economically, and spends little for recreation or pleasure of any sort. Her endeavor is to add each year to her savings account, rather than to spend more on her living. Toward the close of the period of her account she writes as follows with regard to her standard of living: "I have never gone begging for lack of funds, but I have sometimes neglected my meals from discouragement. I have been careful to save, or would be in a fine plight now. The saving has been mostly on

clothes, though I have saved on room rent by providing the furniture and care of it, and doing my own washing as far as I could,—the small pieces. Not going out much helped in this. I did not make many visiting friends, for I could not return their invitations, and being fond of reading has caused libraries to be a favorite haunt. I have saved too on the food line, by eating the simple nourishing foods in their season, though I have sometimes added a few extras as a treat, to add spice to the joy of preparation, for I like best to shop and make my own selections, and then cook them as I like, or not at all, and I eat very little meat."

In the ten years that Miss N. worked in the lace mill, though she advanced to as high a position as was open to women in that industry, she was not able to earn an average of $10 per week, for a

### INCOME AND EXPENDITURES.

EIGHT YEARS (52 WEEKS, OR 364 DAYS, EACH), 1905–1912, ACTUALLY RECORDED INCOME AND EXPENDITURES.

INCOME.
WAGES:

| Year. | 1905. | 1906. | 1907. | 1908. | 1909. | 1910. | 1911. | 1912. |
|---|---|---|---|---|---|---|---|---|
| Jan. | | $30.69 | $27.35 | $27.52 | $46.67 | $26.87 | $36.08 | $37.69 |
| Feb. | | 32.07 | 36.01 | 19.67 | 40.00 | 29.58 | 34.03 | 42.06 |
| Mar. | | 40.72 | 28.20 | 11.79 | 22.83 | 13.60[7] | 50.15 | 52.60 |
| Apr. | Wages | 36.30 | 20.29 | 7.87 | 39.55 | 35.03 | 40.10 | 47.55 |
| May | for 1905 | 38.61 | 16.85 | ——[2] | 30.88 | 38.31 | 21.44 | 42.52 |
| June | not re- | 43.94 | 22.17 | ——[2] | 38.17 | 37.59 | ——[9] | 27.04 |
| July | corded | 38.37 | 18.90 | 16.13[3] | 45.70 | 55.83 | ——[9] | 26.51 |
| Aug. | by | 29.20 | 46.15 | 38.62 | 44.10 | 49.07 | ——[10] | 44.49 |
| Sept. | months. | 28.68 | 33.17 | 41.25 | 30.96 | 50.02 | 40.01 | 31.43 |
| Oct. | | 34.18 | 36.77 | 50.00 | 51.90 | 45.87 | 33.78 | 28.70 |
| Nov. | | 44.30 | 40.32 | 40.00 | 33.18 | 29.02 | 31.01 | 40.69 |
| Dec. | | 25.96 | 32.55 | 40.00 | 39.72 | 44.74 | 48.76 | 34.92 |
| Total Wages | $361.09 | $423.02 | $358.73 | $292.85 | $463.66 | $455.53 | $335.36 | $456.20 |
| Income from other sources | | | | $30.00[4] | | $12.00[8] | $46.73[11] | |
| Total income | $361.09 | $423.02 | $358.73 | $322.85[5] | $463.66 | $467.53 | $382.09 | $456.20 |
| Total expenditures | $316.54[1] | $269.54 | $274.35 | $329.23[6] | $303.43 | $337.53 | $477.51[12] | $338.94 |
| Balance | $44.55 | $153.48 | $84.38 | | $160.23 | $130.00 | | $117.26 |
| Deficit | | | | $6.38[5] | | | $95.42 | |

[1] Church, $19.67; musical education of a child, $19.36; other expenditures, $277.51.

[2] Laid off on account of slack period at lace mill.

[3] Wages for July, 1908–February, 1909, were for work in garment factories.

[4] Proceeds from sale of chickens.

[5] "As far as saving is concerned, 1908 was a lost year. The chickens helped to make ends meet; used eggs for food. Sold the chickens and the run for $30,—$5 of which I invested in rabbits and a small run."

[6] Includes feed for chickens and rabbits, and the $5 invested in rabbits.

[7] Time lost on account of strike.

[8] This amount was received from union; part of it was "strike pay," and part was payment for services rendered to union.

[9] In Arizona.

[10] Unemployed.

[11] Receipts from poultry-raising project in Arizona. Miss N.'s partners furnished her with board and lodging, and also supplied chickens and chicken feed. Upon leaving Arizona Miss N. received one-third of the chickens as her share. These she sold for $28.73. The $46.73 represents the proceeds from the sale of chickens, plus board and lodging in Arizona, which were reckoned as the equivalent of an income of $3 per week.

[12] Includes ticket to and from Arizona.

## INCOME.

TWO YEARS (52 WEEKS, OR 364 DAYS, EACH) AND NINE WEEKS, JANUARY 1, 1913–MARCH 2, 1915, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| January 1, 1913–December 30, 1913, Wages. | | December 31, 1913–December 29, 1914, Wages. | | December 30, 1914–March 2, 1915, Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Jan. 1, 1913 .. | $ 6.90 | Dec. 31, 1913. | $ 4.37 | Dec. 30, 1914. | $ 9.00[9] |
| | 8.18 | | 7.65 | | 9.00 |
| | 11.93 | | 4.36 | | 9.00 |
| | 12.14 | | 5.72 | | 4.50 |
| Jan. 29..... | 9.76 | Jan. 28, 1914. | 7.69 | Jan. 27, 1915. | ——[5] |
| | 11.06 | | 7.46 | | 12.60[10] |
| | 8.77 | | 5.91 | | ——[5] |
| | 9.25 | | 5.48 | | ——[5] |
| Feb. 26..... | 8.29 | Feb. 25..... | 5.48 | Feb. 24..... | ——[5] |
| | 9.58 | | .76 | Total wages .. | $44.10 |
| | 10.51 | | 6.88 | Income from other sources. | .27[11] |
| | 10.15 | | 9.57 | | |
| Mar. 26..... | 10.41 | Mar. 25..... | 10.01 | Total income . | $44.37 |
| | 8.82 | | 9.31 | | |
| | 8.44 | | 5.86 | | |
| | 10.07 | | 7.44 | | |
| April 23..... | 12.13 | April 22..... | 6.90 | | |
| | 12.41 | | 6.15 | | |
| | 12.33 | | 11.03 | | |
| | 12.55 | | 2.21 | | |
| May 21..... | .91 | May 20..... | 4.63 | | |
| | 5.00 | | 6.70 | | |
| | 8.80 | | 7.05 | | |
| | 7.72 | | 4.23 | | |
| June 18..... | 8.75 | June 17..... | 10.19 | | |
| | .56 | | 8.19 | | |
| | 9.75 | | 9.77 | | |
| | 7.07 | | 10.78 | | |
| July 16..... | 7.59 | July 15..... | 6.97 | | |
| | ——[1] | | 8.65 | | |
| | —— | | 10.30 | | |
| | 4.90 | | 7.00 | | |
| Aug. 13..... | ——[2] | Aug. 12..... | 6.67 | | |
| | 8.56 | | ——[3] | | |
| | 5.38 | | —— | | |
| | 4.53 | | —— | | |
| Sept. 10..... | 5.17 | Sept. 9..... | —— | | |
| | 5.38 | | —— | | |
| | 6.80 | | —— | | |
| | 4.46 | | —— | | |
| Oct. 8..... | 7.22 | Oct. 7..... | —— | | |
| | 6.40 | | 4.49[4] | | |
| | 4.36 | | 7.01 | | |
| | 5.77 | | ——[5] | | |
| Nov. 5..... | 10.07 | Nov. 4..... | ——[5] | | |
| | 8.92 | | ——[5] | | |
| | 7.65 | | 3.90[6] | | |
| | .84 | | 4.65 | | |
| Dec. 3..... | 6.37 | Dec. 2..... | 1.05 | | |
| | 8.38 | | 18.22[7] | | |
| | 9.08 | | ——[5] | | |
| | 6.53 | | ——[5] | | |
| Total wages.... | $386.60 | | $270.69 | | |
| Income from other sources. | —— | | 16.60[8] | | |
| Total income... | $386.60 | | $287.29 | | |

[1] Vacation, 2 weeks. [2] Ill.
[3] Left mill Aug. 19, 1914. Unemployed for 8 weeks.
[4] Returned to mill for 2 weeks.
[5] Unemployed.
[6] Clerical work, 3 weeks.
[7] Commission paid by publishing house for subscriptions.
[8] Profit on jellies. $9.90; gift from father, $2; payment for services rendered to union, $4.70.
[9] Work for woman's organisation, 3½ weeks.
[10] Work for Bible House.
[11] Old car fare exchange tickets cashed in.

## EXPENDITURES.

TWENTY-FOUR WEEKS, JANUARY 1–JUNE 16, 1912, ACTUALLY RECORDED EXPENDITURES.
TWENTY WEEKS, JANUARY 1–MAY 20, 1913,[1] ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | Amount. | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Jan. 1, 1912 | Jan. 29 | Feb. 26 | Mar. 25 | April 22 | May 20 | Total. | Total. | Jan. 1, 1913 | Jan. 29 | Feb. 26 | Mar. 26 | April 23 | Total. | Total. |
| *Lodging:* | | | | | | | | | | | | | | | |
| Room rent | $4.00 | $4.00 | $4.00 | $4.00 | $4.00 | $4.00 | $24.00 | | $4.00 | $4.00 | $4.00 | $4.00 | $4.00 | $20.00 | $21.45 |
| Fuel | | .65 | | | | .65 | 1.30 | $25.30 | | .80 | | | .65 | 1.45 | |
| *Food:* Table board | | | | | | | | | | | | | | | |
| Meats | .36 | .50 | | | .18 | | 1.04 | | | .25 | .20 | .30 | .60 | 1.35 | |
| Dairy products | .19 | .20 | .32 | .66 | .22 | 1.10 | 2.69 | | 1.53 | 1.91 | 1.78 | .35 | .60 | 6.17 | |
| Eggs | | | | | | | | | | .17 | .70 | 1.26 | 1.75 | 3.88 | |
| Staples | .10 | | | .12 | | | .22 | | .24 | .55 | | .20 | .09 | 1.08 | |
| Vegetables | .58 | .76 | 1.93 | .88 | 1.12 | .79 | 6.06 | | 1.10 | 1.18 | .63 | 1.20 | .47 | 4.58 | |
| Fruits | 2.28 | 3.23 | 1.10 | 1.31 | 1.85 | 1.91 | 11.68 | | 1.05 | 1.38 | 1.63 | .49 | .82 | 5.37 | |
| Cereals | .25 | | .04 | | .25 | | .54 | | | | | | .02 | .02 | |
| Baked goods | .60 | .75 | .95 | .55 | .98 | 1.06 | 4.89 | | .81 | .78 | .65 | .80 | .60 | 3.64 | |
| Beverages | | | | | | | | | | .20 | .50 | | 1.00 | 1.70 | |
| Nuts | | | | | | | | | .57 | .05 | | .06 | .13 | .81 | |
| Peanut butter | | | | | | | | | .20 | .26 | | .08 | .20 | .74 | |
| Olive oil | | | | | | | | | | | .60 | .50 | .60 | 1.70 | |
| Honey | | | | | | | | | | .40 | .80 | | | 1.20 | |
| Candy | | | | | | | | | 1.40 | .30 | .80 | .38 | .57 | 3.45 | |
| Ice cream | | | | | | | | | .10 | .25 | | .48 | .74 | 1.57 | |
| Meals outside | | | | | | | | | | .20 | .40 | .40 | .85 | 1.85 | |
| Miscellaneous | 4.06 | 3.37 | .94 | .60 | 3.20 | 1.82 | 13.99 | | | | | | | | |
| *Food Total* | 8.42 | 8.81 | 5.28 | 4.12 | 7.80 | 6.68 | | 41.11 | 7.00 | 7.88 | 8.69 | 6.50 | 9.04 | | 39.11 |
| Clothing | 12.75 | .20 | 2.25 | 6.50 | 1.05 | 1.31 | | 24.06 | .90 | .64 | .15 | 7.82 | 13.60 | | 23.11 |
| Medical attention | | | | | | 1.50 | | 1.50 | | .30 | .40 | | | | .70 |
| Insurance | | | | | | | | | | | | | | | |
| Dues: Union | .40 | .40 | .40 | .40 | .40 | .40 | | 2.40 | .40 | .40 | .40 | .40 | .40 | | 2.00 |
| Reading matter | .36 | 2.00 | 2.21 | .49 | .27 | .06 | | 5.39 | 1.76 | .49 | .75 | .78 | 2.50 | | 6.28 |
| Church | .30 | | .30 | .10 | | | | .70 | .15 | .30 | .10 | .40 | .20 | | 1.15 |
| Charity | | | | | | | | | | | | | | | |
| Recreation | 2.15 | 2.00 | .45 | | 1.69 | .05 | | 6.34 | | .05 | .15 | | | | .20 |
| Car fare and railroad fare | 3.68 | 3.45 | 3.44 | 2.88 | 2.45 | 2.11 | | 18.01 | 4.17 | 3.68 | 5.33 | 4.04 | 4.17 | | 21.39 |
| Gifts | 1.00 | | .05 | | | | | 1.05 | .20 | 3.75 | .97 | | | | 4.92 |
| Laundry | .50 | .75 | .75 | .75 | .75 | .75 | | 4.25 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | | 5.00 |
| General supplies | .21 | .25 | .20 | .10 | .10 | .05 | | .91 | .78 | .45 | .60 | | .25 | | 2.08 |
| Toilet supplies[2] | | | | | | | | | | | | | | | |
| Sundries | .19 | 11.00 | 1.16 | 3.06 | .95 | 1.06 | | 17.42 | | .36 | | | | | .36 |
| Total expenditures, 24 weeks, actually recorded | | | | | | | | $148.44 | Total expenditures, 20 weeks, actually recorded | | | | | | $127.75 |

[1] In the summary tables of the budgets of individuals (pp. 167–178), the figures given for Individual No. 2, are those of this period.

[2] Included under general supplies.

## EXPENDITURES.

SIXTEEN WEEKS, DECEMBER 31, 1913–MARCH 24, 1914; APRIL 22–MAY 19, 1914, ACTUALLY RECORDED EXPENDITURES.
EIGHT WEEKS, DECEMBER 30, 1914–FEBRUARY 23, 1915, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | Amount. | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Dec. 31, 1913 | Jan. 28, 1914 | Feb. 25 | Mar. 25[1] | April 22 | Total. | Total. | Dec. 30, 1914 | Jan. 27, 1915 | Total. | Total. |
| *Lodging:* | | | | | | | | | | | |
| Room rent | $4.00 | $4.00 | $4.00 | | $4.00 | $16.00 | | $5.00 | $5.00 | $10.00 | |
| Fuel | 1.35 | | | | .45 | 1.80 | $17.80 | | .55 | .55 | $10.55 |
| *Food:* Table board | | | | | | | | 10.50 | | 10.50 | |
| Meats | | | .27 | | | .27 | | .10 | .29 | .39 | |
| Dairy products | 1.59 | 1.54 | .95 | | .90 | 4.98 | | 1.53 | 1.44 | 2.97 | |
| Eggs | 1.58 | .45 | | | | 2.03 | | | | | |
| Staples | .11 | .10 | .15 | | | .36 | | .11 | .21 | .32 | |
| Vegetables | 1.65 | .80 | 1.00 | | .50 | 3.95 | | 1.09 | .97 | 2.06 | |
| Fruits | 1.74 | 1.24 | 1.67 | | .80 | 5.45 | | .50 | .14 | .64 | |
| Cereals | .49 | | | | | .49 | | | .10 | .10 | |
| Baked goods | .70 | .30 | .40 | | .42 | 1.82 | | .61 | .43 | 1.04 | |
| Beverages | | .20 | | | .10 | .30 | | | | | |
| Nuts | 1.00 | | .10 | | .17 | 1.27 | | .55 | .10 | .65 | |
| Peanut butter | .10 | .10 | .05 | | .05 | .30 | | | | | |
| Olive oil | .75 | | .65 | | | 1.40 | | | | | |
| Honey | | .25 | | | | .25 | | | | | |
| Candy | .76 | .26 | .35 | | .35 | 1.72 | | .20 | .18 | .38 | |
| Ice cream | .15 | .10 | .30 | | .20 | .75 | | | | | |
| Meals outside | .81 | 1.21 | 1.40 | | 3.24 | 6.66 | | .25 | .50 | .75 | |
| *Food Total* | 11.43[2] | 6.55[2] | 7.29 | | 6.73 | | 32.00 | 15.44 | 4.36 | | 19.80 |
| Clothing | 26.30 | | 15.97 | | 19.08 | | 61.35[3] | 15.27 | 17.43 | | 32.70 |
| Medical attention | | .45 | | | | | .45 | | .50 | | .50 |
| Insurance | | | | | | | | 1.60 | | | 1.60 |
| *Dues:* | | | | | | | | | | | |
| Union | .50 | .40 | .40 | | .50 | 1.80 | | 1.30 | | 1.30 | |
| Camp Fire Girls | | .30 | .98 | | | 1.28 | 3.08 | .30 | | .30 | 1.60 |
| Reading matter | 1.23 | 2.47 | 2.21 | | 1.70 | | 7.61 | 1.44 | 2.26 | | 3.70 |
| Church | | | | | .30 | | .30 | .25 | .05 | | .30 |
| Charity | | | | | | | | | | | |
| Recreation | .51 | | | | 3.48 | | 3.99 | | .30 | | .30 |
| Car fare | 5.05 | 3.00 | 3.28 | | 3.16 | | 14.49 | 2.65 | 3.52 | | 6.17 |
| Gifts | .20 | | 2.45 | | | | 2.65 | | | | |
| Laundry | | | 1.10 | | 1.94 | | 3.04 | .70 | | | .70 |
| General supplies | .35 | | .10 | | .59 | | 1.04 | .23 | .05 | | .28 |
| Toilet supplies[4] | | | | | | | | | | | |
| Sundries | .47 | .20 | 2.57[5] | | .35 | | 3.59 | .21 | 1.45 | | 1.66 |
| Total expenditures, 16 weeks, actually recorded | | | | | | | $151.39 | Total expenditures, 8 weeks, actually recorded | | | $79.86 |

[1] The record for this month was lost.

[2] "There seems to be a curious difference between these two months, owing perhaps to the fact that I bought in quantities,—notice the package of wheat which I used as a porridge, and the nuts at $1; also canned goods which were bought at sales, especially the peas, corn, and tomatoes. I used olive oil for cooking and for spreading bread, instead of butter."

[3] This was the clothing expenditure for the entire year 1914, as well as for the 16-week period.

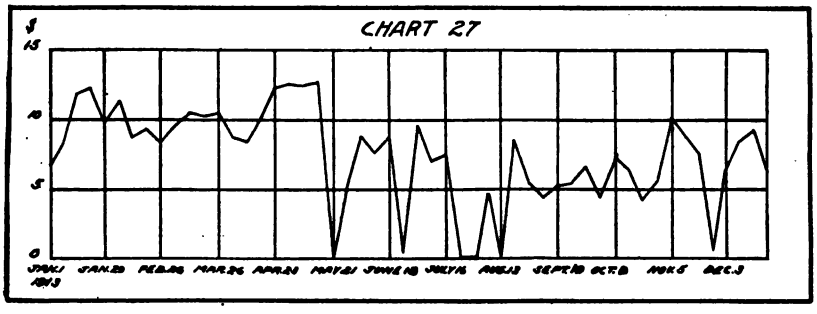
[4] Included under general supplies.

[5] Includes $1.25 for engraved visiting cards.

year. The following is her statement with regard to her savings account, early in 1915: "Winding up with January, I have in bank now $145, and on hand, $15. Besides this I have $50 out at six per cent. interest, which will be due next summer."

WAGES.

ONE YEAR, 1913.




INDIVIDUAL NO. 3.

*Type and Occupation.*—This is the budget of Miss D., an unmarried woman of forty years. Born in the north of Ireland, she has lived in this country since her childhood. Miss D. boards with strangers, and leads an entirely independent life. She is an active member of the United Presbyterian church, and her social interests are confined almost exclusively to church activities. Miss D. has been employed as an ingrain carpet weaver in the Kensington mills for twenty-seven years, and has acquired the reputation among manufacturers of being one of the most efficient weavers in the carpet industry in Kensington.

*The Account.*—The tables for this budget give Miss D.'s bi-weekly wages for four years (March 24, 1911–March 18, 1915),—the entire time that she has been with the firm that now employs her. Her expenditures are recorded in detail for one year (October 31, 1913–October 29, 1914); in addition, a list of all of her large items of expenditure is given for the five and one-half years preceding the year of the detailed account.

*Income.*—Ingrain carpet weaving is paid for on a definite piece-work scale, ranging from three and three-quarters cents to five cents per yard, according to the grade of the carpet woven. Samples are paid for at the rate of six cents per yard. For the four years for which Miss D.'s income is recorded, her average weekly earnings were $8.11, $9.05, $8.39, and $6.78, respectively. Miss D. states

that, owing to slack seasons, her yearly earnings have been considerably lower in recent years than they were when she started in as a weaver. "In the late eighties," she says, "there was seldom a slack season." The first year after she became a weaver, she earned over $500, but she has never earned so much since that year. In addition to slack seasons, a factor which operates at present, to a slight extent, in lowering the wages of women weavers, is the new state law (in effect, November, 1913) reducing the number of their hours of work from sixty to fifty-four and three-quarters, per week. For the last of the four years of this account, Miss D.'s total earnings amounted only to $352.76.

*Clothing.*—Miss D. spends an unusually small amount for clothing, though she is always dressed neatly. Her total clothing expenditure for six years (April 1, 1908–March 31, 1914) was only $150.50. She buys her clothes ready-made or else has them made by a dressmaker; she never makes them herself. With regard to her clothing expenditure she says (fall of 1914): "I do not buy many clothes, dress plainly, and am not particular about being in the height of fashion. My underclothing is of the plainest kind, and not expensive, excepting my woolen underwear which I wear in winter, which costs $4 per set. I have bought two sets since 1908. I had a lot of clothing on my return from Ireland (1908), which was not much worn there, and consequently I did not buy much for a year after returning here."

*Church; Gifts.*—Church contributions and gifts (principally to relatives) make up a large proportion of Miss D.'s expenditures. Every year she sends money to a sister in Ireland, and she frequently helps other relatives. She brought up a sister's son, paying for his board from his seventh to his seventeenth year. "I wanted to make a scholar of him,—a minister," she said to the investigator, "but he did not have a taste for study." Miss D. finally apprenticed him to a jeweler, for $1.50 a week, and he is now a successful manufacturer and repairer of jewelry. Miss D. spent nearly $1,000 in bringing up this nephew,—this amount including his expenses on a trip to Ireland which he took with her in his ninth year.

*Savings and Investments.*—With regard to saving, Miss D. says: "All the money I have ever handled has been of my own earning, with the exception of a small legacy of $100 left to me by an uncle more than twenty years ago. Since I first started to earn money for myself, I have been more or less connected with some building society. I have taken shares at various times, and withdrew them when I needed money."

During the period covered by the account for this study, Miss D. has been paying off the mortgage on a house which she bought through a building and loan association. The following is her statement with regard to this investment (January 1, 1915): "On November 16, 1903, I took out five shares in a building and loan association. Dues on these shares amounted to $5 per month, or $1 per share per month. This amount I paid on these shares for one year and eleven months, which made $155 I had thus far paid as dues. In October, 1905, I borrowed $1,000 on these five shares, the building association loaning me $200 per share. This $1,000, together with $450 of my own saving, I invested in a small house, the total price of which was $1,450. Beginning with October, 1905, I have been paying back this loan to the building association in installments of $10 per month. I receive from this investment $13 per month, or $156 per year. This amount I have received for nine years, or a total of $1,404."

The $13 per month which Miss D. receives as rent from this house, has so far just about paid for taxes, water rent, and building association dues. Repairs have had to be paid for out of Miss D.'s wages. The following are the items of expense which she had in connection with this investment during the nine years, October 1, 1905–September 30, 1914:

INVESTMENT ACCOUNT, NINE YEARS, OCTOBER 1, 1905–SEPTEMBER 30, 1914.

EXPENSES.

| | |
|---|---|
| Taxes, $19.50 per year for nine years | $ 175.50 |
| Water rent, $9 per year for nine years | 81.00 |
| Conveyancing at time of making purchase | 36.15 |
| Fire insurance premium | 5.00 |
| Painting house three times | 79.00 |
| Paperhanging | 71.00 |
| Putting on new roof | 26.00 |
| Putting in new range and boiler | 65.00 |
| Plumbing | 80.40 |
| Building back shed | 70.00 |
| Putting on new front door | 14.00 |
| Carpenter's work | 11.85 |
| Total expenses | $ 714.90 |
| Paid on loan to building association during nine years | 1,080.00 |
| Total outlay in connection with investment during nine years | $1,794.90 |
| Total rent received from investment during nine years | 1,404.00 |
| Balance of expenses paid out of savings during nine years | $ 390.90 |

**INCOME.**

FOUR YEARS (52 WEEKS, OR 364 DAYS, EACH), MARCH 24, 1911–MARCH 18, 1915, ACTUALLY RECORDED INCOME.

Amounts are recorded for bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

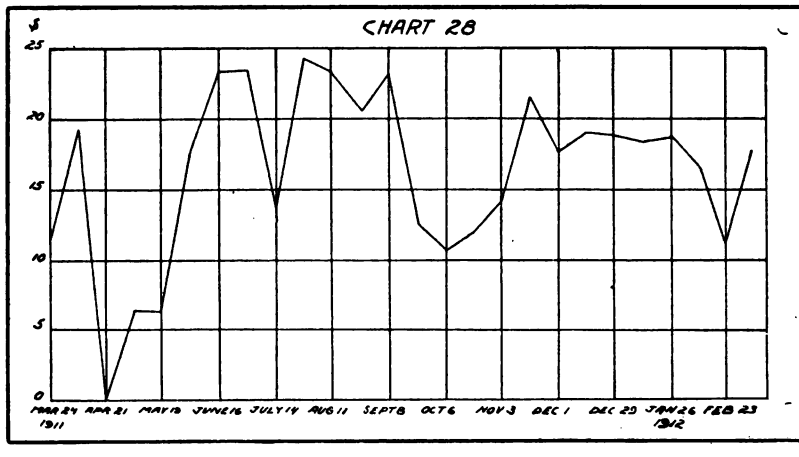
| March 24, 1911–March 21, 1912, Wages. | | March 22, 1912–March 20, 1913, Wages. | | March 21, 1913–March 19, 1914, Wages. | | March 20, 1914–March 18, 1915, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Mar. 24, 1911. | $ 11.59 | Mar. 22, 1912. | $ 18.85 | Mar. 21, 1913. | $ 17.55 | Mar. 20, 1914. | $ 10.50 |
| | 19.15 | | 28.16 | | 5.54 | | 16.82 |
| April 21..... | —— | April 19..... | 20.11 | April 18..... | 11.39 | April 17..... | 11.20 |
| | 6.30 | | 21.16 | | 19.46 | | 13.59 |
| May 19..... | 6.25 | May 17..... | 23.33 | May 16..... | 18.09 | May 15..... | 18.04 |
| | 17.50 | | 13.38 | | 23.24 | | 13.82 |
| June 16..... | 23.22 | June 14..... | 23.98 | June 13..... | 18.98 | June 12..... | 17.89 |
| | 23.33 | | 24.02 | | 22.81 | | 21.22 |
| July 14..... | 13.73 | July 12..... | 17.47 | July 11..... | 17.42 | July 10..... | 16.73 |
| | 24.29 | | 23.53 | | 25.47 | | 23.04 |
| Aug. 11..... | 23.27 | Aug. 9..... | 18.72 | Aug. 8..... | 19.98 | Aug. 7..... | 18.17 |
| | 20.70 | | 21.85 | | 23.68 | | 23.26 |
| Sept. 8..... | 23.21 | Sept. 6..... | 17.85 | Sept. 5..... | 16.84 | Sept. 4..... | 18.90 |
| | 12.45 | | 18.82 | | 21.65 | | —— |
| Oct. 6..... | 10.78 | Oct. 4..... | 22.11 | Oct. 3..... | 15.22 | Oct. 2..... | 5.7 |
| | 11.99 | | 2.50 | | 8.89 | | 9.12 |
| Nov. 3..... | 14.05 | Nov. 1..... | 5.22 | Oct. 31..... | 6.40 | Oct. 30..... | 2.93 |
| | 21.73 | | 4.21 | | 9.19 | | 9.42 |
| Dec. 1..... | 17.84 | Nov. 29..... | 6.95 | Nov. 28..... | 17.55 | Nov. 27..... | 5.76 |
| | 19.05 | | 19.26 | | 23.00 | | 15.28 |
| Dec. 29..... | 18.95 | Dec. 27..... | 18.35 | Dec. 26..... | 16.83 | Dec. 25..... | 14.07 |
| | 18.30 | | 17.66 | | 15.79 | | 11.21 |
| Jan. 26, 1912. | 18.72 | Jan. 24, 1913. | 23.05 | Jan. 23, 1914. | 19.02 | Jan. 22, 1915. | 11.21 |
| | 16.58 | | 23.33 | | 20.55 | | 18.67 |
| Feb. 23..... | 11.07 | Feb. 21..... | 19.22 | Feb. 20..... | 13.39 | Feb. 19..... | 12.50 |
| | 17.71 | | 17.72 | | 8.34 | | 13.65 |
| | $421.76 | | $470.81 | | $436.27 | | $352.76 |

The final payment on the mortgage against the house was made just before the close of the period of this account. The following is Miss D.'s statement at the close of the period (March 18, 1915), with regard to her investment: "The payments on my house ended

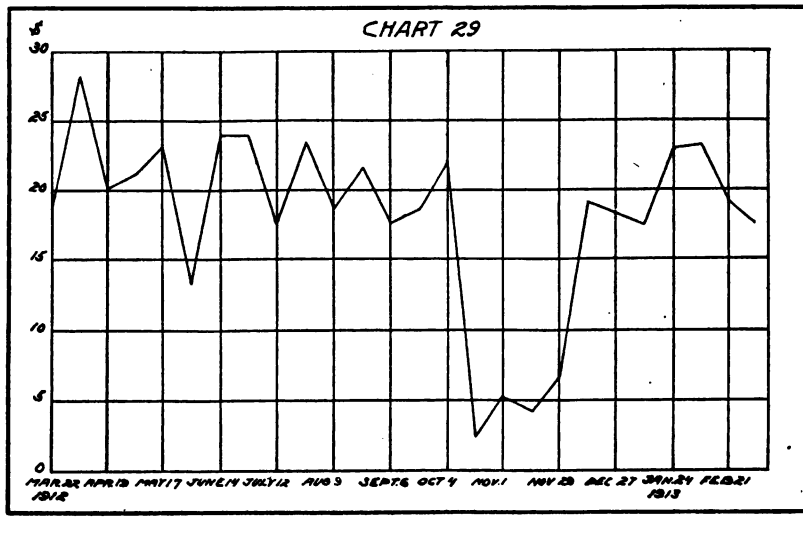
with the payment I made to the building association on the mortgage, March 15, 1915. My house is now clear. The series of stock in the building association on which my loan was drawn, matured two months sooner than I expected, so the March payment ended my indebtedness to the association. The series I refer to matured in eleven years and five months. Altogether I repaid to the association for the loan of $1,000 on my house, $1,255, which was $255 interest."

WAGES.

ONE YEAR, 1911–1912.

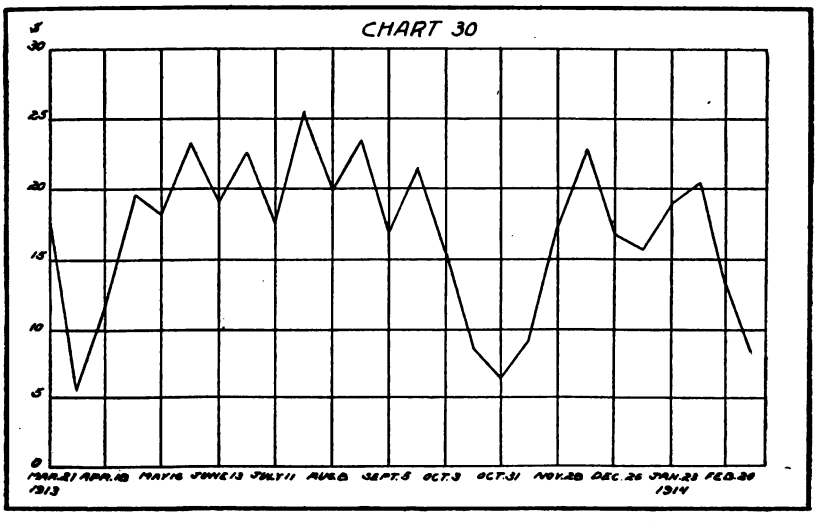



ONE YEAR, 1912–1913.

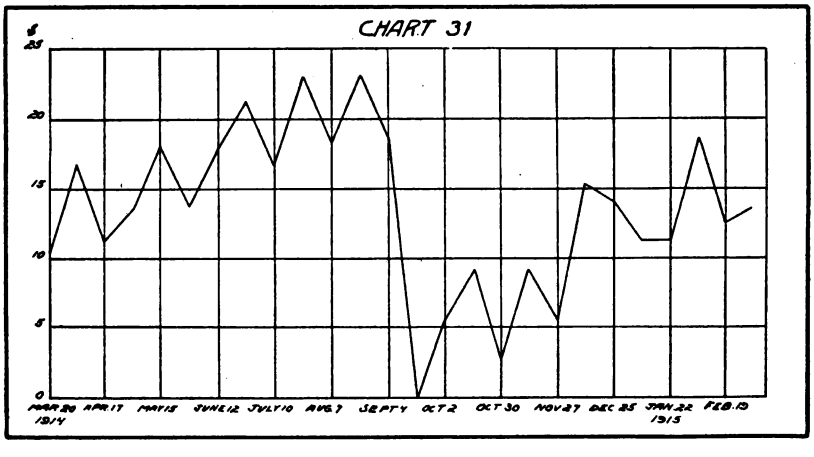


Miss D. has no other investment or savings account at present. She says (March 18, 1915): "I had a bank account of over $400 in December, 1908, on my return from Ireland, but I have drawn on this from time to time, and have not been able to renew it. At present I have nothing in the bank, but have about $60 in cash on hand."

One Year, 1913–1914.




One Year, 1914–1915.



## EXPENDITURES: LARGE ITEMS.

SIX YEARS, APRIL 1, 1908–MARCH 31, 1914, ACTUALLY RECORDED EXPENDITURES.

| | | |
|---|---|---|
| Trip to Ireland, May, 1908 | | $300.00 |
| Physician's bills, April 1, 1910–March 31, 1913 | | 125.00 |
| Special donation to church building fund, April, 1910 | | 20.00 |
| Dentist's bill, April, 1913 | | 25.00 |
| Oculist's bill, for operation on eye, April, 1913 | | 10.00 |
| Eyeglasses, April, 1913 | | 12.00 |
| Sent to sister in Ireland at different times since 1908 | | 160.00 |
| Clothing, April 1, 1908–March 31, 1914: | | |
| Suit | $10.00 | |
| Suit | 15.00 | |
| Suit | 15.00 | |
| Suit | 20.00 | |
| Hat | 6.00 | |
| Hat | 6.00 | |
| Hat | 4.50 | |
| Hat | 3.50 | |
| Hat made over | 3.00 | |
| Shoes, 5 prs. @ $3.50 | 17.50 | |
| Woolen underwear, 2 sets | 8.00 | |
| Underskirts, 2 @ $3.00 | 6.00 | |
| Clothing not itemized | 36.00 | 150.50 |
| | | $802.50 |

### CLOTHING FOR ONE YEAR, OCTOBER 31, 1913–OCTOBER 29, 1914.

| | | | |
|---|---|---|---|
| Hat, homemade | $ 1.25 | Muslin | .15 |
| Hat (summer) | 5.00 | Flannel for nightgowns | 1.50 |
| Hat (fall) | 5.00 | Nightgown | .50 |
| Hat band | .10 | Collars (5) | 1.25 |
| Flowers for hat | .25 | Notions | .51 |
| Shirt waists (4) | 5.25 | Material for aprons | .54 |
| Coat lining | 1.50 | Shoes (1 pr.) | 4.00 |
| Dress lining | .27 | Shoe repairs | 1.15 |
| Ruching | .10 | Shoe laces | .04 |
| Underwear | 1.50 | Stockings (7 prs.) | 1.75 |
| Corsets (1 pr.) | 1.00 | Rubbers | .65 |
| Corset steel | .15 | Belt pin | .25 |
| Corset cover | .50 | | |
| Underskirt | 1.00 | | $35.16 |

### RECREATION FOR ONE YEAR, OCTOBER 31, 1913–OCTOBER 29, 1914.

| | | | |
|---|---|---|---|
| Church socials | $ .85 | Entertaining friends | 1.60 |
| Receptions to pastor (2) | 1.50 | Moving pictures | .10 |
| Church suppers | 1.95 | Vacation at Wildwood and Cape May | 10.90 |
| Church fair | 1.00 | | |
| Church entertainments | .75 | | $19.35 |
| Sunday school picnic | .70 | | |

## EXPENDITURES.

One Year (52 Weeks or 364 Days), October 31, 1913–October 29, 1914, Actually Recorded Expenditures.

| Item. | Amount. | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Oct. 31, 1913 | Nov. 28 | Dec. 26 | Jan. 23, 1914 | Feb. 20 | Mar. 20 | April 17 | May 15 | June 12 | July 10 | Aug. 7 | Sept. 4 | Oct. 2 | Total. | Total. |
| *Lodging and Food:* | | | | | | | | | | | | | | | |
| Room rent and board[1] | $15.00 | $15.00 | $15.00 | $15.00 | $15.00 | $15.00 | $15.00 | $15.00 | $15.00 | $15.00 | $15.00 | $12.25[2] | $15.00 | $192.25 | |
| Ice cream and candy | | | .30 | .17 | .25 | .05 | | .25 | .25 | .10 | .48 | .90 | | 2.75 | |
| Factory "ice fund" | | | | | | | | | .20 | .20 | .20 | .10 | | .70 | $195.70 |
| Clothing | 1.33 | 1.00 | .30 | .89 | .10 | .10 | 6.35 | 1.47 | 6.25 | .75 | 7.00 | 1.89 | 7.73 | | 35.16 |
| Medicine | .20 | | .40 | | .30 | .40 | 2.45 | .45 | .25 | .25 | .20 | 1.10 | .40 | | 6.40 |
| Insurance | | | | | | | | | | | | | | | |
| Dues | | | | | | | | | | | | | | | |
| Reading matter | .20 | .51 | .07 | .89 | .36 | .59 | .24 | .53 | .51 | .61 | .60 | .59 | .29 | | 5.99 |
| *Church:* | | | | | | | | | | | | | | | |
| Offering | 1.40 | 1.40 | .94 | 2.57 | 1.40 | 1.40 | 1.90 | 2.45 | 1.40 | 1.40 | 1.40 | 2.50 | 3.40[3] | 23.56 | |
| Missions | .15 | .40 | .30 | .15 | .15 | 1.00 | | .15 | .15 | .40 | .25 | .50 | | 3.60 | 27.16 |
| Charity | | | | | | | | | | | | | | | |
| Recreation | | 2.75 | | .75 | .10 | .70 | .50 | | .50 | 2.30 | .85 | 10.90[4] | | | 19.35 |
| Car fare (social) | .56 | .30 | .30 | .31 | .51 | .62 | .93 | .40 | .46 | .47[5] | .36 | .41 | .62 | | 6.25 |
| Gifts | | 15.68[6] | | | | 7.00[7] | .40 | | | 5.12 | .30 | 5.00 | 9.84 | | 43.34 |
| Laundry | | .12 | | .10 | | | | .17 | | | | | | | .39 |
| Toilet supplies | | .25 | | .40 | .67 | .70 | .15 | .10 | .40 | .10 | .23 | .10 | | | 3.10 |
| Sundries | | | | | .12 | | .15 | .05 | 1.10 | .05 | | .65 | | | 2.12 |
| Total expenditures, one year, actually recorded | | | | | | | | | | | | | | | $344.96 |
| Total income from wages, one year, actually recorded | | | | | | | | | | | | | | | 388.12[8] |
| Balance | | | | | | | | | | | | | | | $ 43.16 |

[1] Payment to landlady for board and lodging, $3.75 per week, of which $1 is reckoned as room rent, and $2.75, as table board.

[2] One week's vacation at Wildwood and Cape May; board while away on vacation, $8, entered under recreation. Paid for room, but not for table board, in Kensington, during this week.

[3] Thank offering, $2.

[4] Vacation at Wildwood and Cape May: board, $8; railroad fare, etc., $2.90.

[5] To go to work, 5 cents.

[6] Christmas.

[7] Includes $5 to Ulsterites.

[8] Rent from house is not here included under income, nor are expenses incurred in connection with the house included in this expenditure table; investment account was kept separately (see p. 194).

## INDIVIDUAL NO. 4.

*Type and Occupation.*—This is the budget of Miss V., an unmarried woman of forty-two years, who came to this country from the north of Ireland when she was a young girl. Miss V. boards with a sister. Like Miss D. (Individual No. 3), she is an active member of the United Presbyterian church, and her social interests are largely confined to church activities. Miss V. has been an ingrain carpet weaver in the Kensington mills for twenty-nine years.

*The Account.*—The tables for this budget give Miss V.'s bi-weekly wages for four years (July 14, 1911–July 8, 1915),—the entire time that she has been with the firm that now employs her. Her expenditures are recorded in detail for one year (October 3, 1913–October 1, 1914).

*Income.*—For the four years for which her income is recorded, Miss V.'s average weekly earnings were $7.42, $6.08, $6.27, and $3.62, respectively. She lost six weeks during the second year, and fourteen weeks during the fourth year, on account of illness. For each of the two years, however, in which she lost no time on account of illness, her yearly wages were below $400. As stated on page 193, slack seasons have been the chief cause of the low yearly earnings of ingrain carpet weavers in recent years. The state law (in effect, November, 1913) reducing the number of the hours of work of women workers from sixty to fifty-four and three-quarters, per week, has also had some effect in lowering the wages of women weavers.

*Clothing.*—Miss V.'s clothing expenditure for the year of her expenditure account, was $35.15. She makes most of her own dresses, coats, and underwear, and makes over her hats.

*Church.*—Church contributions are the most striking item in this budget. They amounted to $34.73 for the year of the account, and comprised 11.19 per cent. of Miss V.'s total expenditures.

*Savings and Investments.*—Miss V. has been careful to save and to invest her money. She owns eighty shares of Union Traction stock, and has over $1,000 out at interest. Her income from investments for the year 1913 was as follows:

| | |
|---|---|
| Union Traction stock, 80 shares | $240.00 |
| In bank, $794 @ 3.65 per cent | 28.98 |
| Loan to uncle, $300 @ 6 per cent | 18.00 |
| | $286.98 |

## INCOME.

FOUR YEARS (52 WEEKS, OR 364 DAYS, EACH), JULY 14, 1911–JULY 8,1915, ACTUALLY RECORDED INCOME.

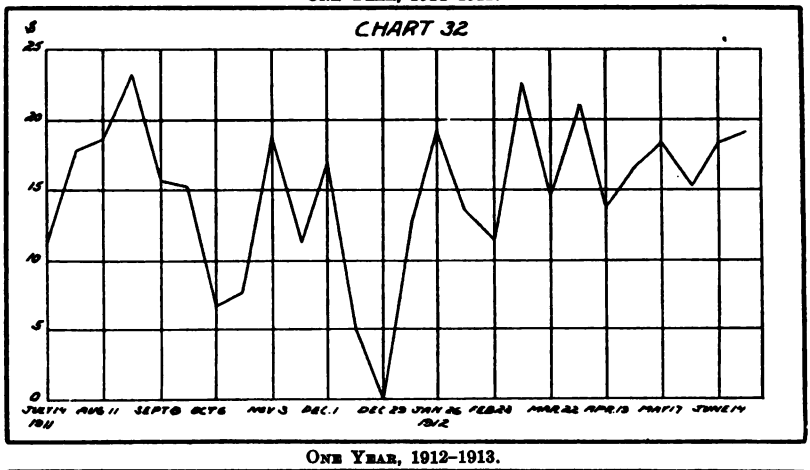
Amounts are recorded for bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| July 14, 1911–July 11, 1912, Wages. | | July 12, 1912–July 10, 1913, Wages. | | July 11, 1913–July 9, 1914, Wages. | | July 10, 1914–July 8, 1915, Wages. | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| July 14, 1911. | $11.07 | July 12, 1912. | $13.19 | July 11, 1913. | $16.34 | July 10, 1914. | $8.79[7] |
| | 17.89 | | —[2] | | 20.97 | | 5.62[8] |
| Aug. 11..... | 18.60 | Aug. 9..... | — | Aug. 8..... | 23.81 | Aug. 7..... | 18.70 |
| | 23.31 | | — | | 8.27[4] | | 19.25 |
| Sept. 8..... | 15.79 | Sept. 6..... | 6.40 | Sept. 5..... | —[5] | Sept. 4..... | 15.27[6] |
| | 15.32 | | 18.88 | | 11.92 | | 5.53[9] |
| Oct. 6..... | 6.75 | Oct. 4..... | 18.63 | Oct. 3..... | 18.34 | Oct. 2..... | 5.62 |
| | 7.94 | | 9.58 | | 2.50 | | 7.59 |
| Nov. 3..... | 18.82 | Nov. 1..... | —[3] | Oct. 31..... | 5.71 | Oct. 30..... | —[3] |
| | 11.23 | | 5.49 | | 2.65 | | 3.19 |
| Dec. 1..... | 17.00 | Nov. 29..... | 4.10 | Nov. 28..... | 16.82 | Nov. 27..... | 6.01 |
| | 4.93[1] | | 14.15 | | 16.31 | | 5.01 |
| Dec. 29..... | — | Dec. 27..... | 17.91 | Dec. 26..... | 15.06 | Dec. 25..... | 16.48 |
| | 12.92 | | 16.65 | | 11.42 | | 6.13 |
| Jan. 26, 1912. | 19.28 | Jan. 24, 1913. | 16.87 | Jan. 23, 1914. | 18.99 | Jan. 22, 1915. | 8.37 |
| | 13.74 | | 22.58 | | 17.23 | | 14.35 |
| Feb. 23..... | 11.46 | Feb. 21..... | 20.37 | Feb. 20..... | 18.18 | Feb. 19..... | 11.07 |
| | 22.77 | | 17.83 | | 5.44 | | 16.20 |
| Mar. 22..... | 14.42 | Mar. 21..... | 17.23 | Mar. 20..... | 5.13[6] | Mar. 19..... | 15.00 |
| | 21.02 | | 7.03 | | 11.90 | | —[10] |
| April 19..... | 13.82 | April 18..... | 14.51 | April 17..... | 5.75 | April 16..... | — |
| | 16.76 | | 14.91 | | 12.85 | | — |
| May 17..... | 18.32 | May 16..... | 5.65 | May 15..... | 17.20 | May 14..... | — |
| | 15.21 | | 17.22 | | 5.90 | | — |
| June 14..... | 18.40 | June 13..... | 20.43 | June 12..... | 19.16 | June 11..... | — |
| | 19.05 | | 16.52 | | 18.05 | | — |
| | $385.82 | | $316.13 | | $325.90 | | $188.18 |

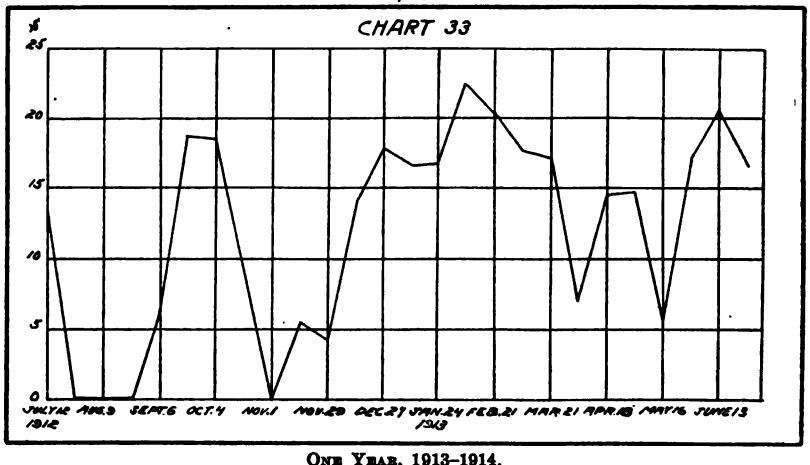
[1] On account of death of brother, stayed at home till new year.
[2] Ill for 6 weeks.
[3] No work on account of slack season.
[4] Amount earned before taking vacation; spent 1 week at Ocean Grove.
[5] Spent 2 weeks in the country.
[6] Slack work; went to the country for 1 week.
[7] Amount earned before taking vacation of 2 weeks (July 1-14) at Asbury Park.
[8] Amount earned after returning from vacation at Asbury Park.
[9] Stock taking and slack work.
[10] Ill for remainder of period.

## WAGES.

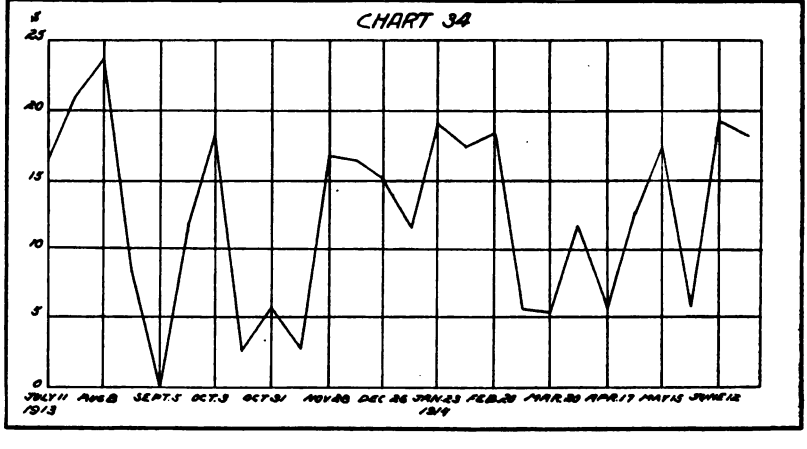
**One Year, 1911–1912.**




**One Year, 1912–1913.**




**One Year, 1913–1914.**



## EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), OCTOBER 3, 1913–OCTOBER 1, 1914, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Oct. 3, 1913 | Oct. 31 | Nov. 28 | Dec. 26 | Jan. 23, 1914 | Feb. 20 | Mar. 20 | Apr. 17 | May 15 | June 12 | July 10 | Aug. 7 | Sept. 4 | Total. | Total. |
| *Lodging and Food:* | | $ | $ | $ | | | | $ | $ | | $ | | | | |
| Room rent and board[1] | $15.00 | 15.00 | 15.00 | 15.00 | $15.00 | $15.00 | $12.75[2] | 15.00 | 15.00 | $10.00[3] | 15.00 | $12.50[4] | $15.00 | $185.25 | |
| Ice cream and candy | .35 | .29 | .35 | .16 | .20 | .48 | .16 | .30 | .90 | .38 | .50 | .25 | .19 | 4.51 | |
| Fruit and nuts | | | | | | | | | | .09 | | .10 | .05 | .24 | |
| Factory "ice fund" | | | | | | | | | .10 | | .10 | .10 | | .30 | |
| Luncheons | | | | | | | | | .40 | | .35 | | | .75 | $191.05 |
| Clothing | .58 | 3.50 | .15 | 1.08 | .81 | 1.15 | 2.60 | 6.88 | .70 | 4.83 | .40 | 4.00 | 8.47 | | 35.15 |
| Medical attention | | 1.30 | .10 | .50 | | | | .35 | | | .25 | | | | 2.50 |
| Insurance | | | | | | | | | | | | | | | |
| Dues | | | | | | | | | | | | | | | |
| Reading matter | .15 | .35 | .20 | .20 | 2.07 | 3.14 | .60 | .10 | .25 | 2.17 | 1.00 | .05 | .06 | | 10.34 |
| *Church:* | | | | | | | | | | | | | | | |
| Offering | 1.67 | 1.45 | 2.42 | 1.00 | 1.75 | 2.57[5] | 1.70 | 1.25 | 1.80 | 1.17 | 1.53 | 1.42 | 1.80 | 21.53 | |
| Missions | .65 | .65 | .65 | .55 | .87 | 2.75 | .40 | .65 | 1.15 | .45 | .60 | .40 | .75 | 10.52 | 32.05 |
| Charity | | .05 | | | 1.48 | | | | .30 | | .45 | .15 | .25 | | 2.68 |
| Recreation | .15 | .95 | .17 | | | | .81 | | .70 | 13.83[6] | .10 | 1.11 | | | 17.82 |
| Car fare (social) | .53 | | .10 | .20 | .20 | .25 | .20 | .10 | .40 | | .10 | .30 | .30 | | 2.68 |
| Gifts | | .10 | 4.45 | 4.25 | 1.25 | 1.65 | .50 | .80 | .67 | | | 1.15 | | | 14.82 |
| Laundry | | | | | | | | | | | | | | | |
| Toilet supplies | | | | | | | .20 | | | .10 | | .40 | | | .70 |
| Sundries | .20 | | | | .10 | | | | | .14 | | | | | .44 |
| Total expenditures, one year, actually recorded | | | | | | | | | | | | | | | $310.23 |
| Total income from wages, one year, actually recorded | | | | | | | | | | | | | | | 317.75[7] |
| Balance | | | | | | | | | | | | | | | $7.52 |

LOAN.

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Money loaned | | | | | | $5.00 | | | | | $1.00 | | | | $6.00 |

[1] Payment to sister for board and lodging, $3.75 per week, of which $1.25 is reckoned as room rent, and $2.50, as table board.

[2] Because of slack work, spent 1 week in the country with friends; paid no board there, but gave presents to the children; paid $1.50 for room at home for this week.

[3] Two weeks' vacation at Asbury Park; board while there, $9, entered under recreation; paid $2.50 for room at home for these 2 weeks.

[4] Because of slack work, spent 1 week in the country with friends; paid no board there; paid $1.25 for room at home for this week.

[5] Includes $1.20 to Anti-Saloon League.

[6] Two weeks' vacation at Asbury Park, $13.23, of which $9 was payment for board while there.

[7] Income from investments is not here included under income; investment account was kept separately (see p. 200).

CLOTHING FOR ONE YEAR, OCTOBER 3, 1913–OCTOBER 1, 1914.

| | | | |
|---|---|---|---|
| Waist | $ .89 | Gloves | .54 |
| Skirt material | 1.75 | Neckwear and belts | .60 |
| Waist material | 1.32 | Leggings | .69 |
| Dress material | 7.00 | Corsets | .50 |
| Coat material | 2.50 | Apron | .20 |
| Trimmings and linings | 2.30 | Notions | 1.03 |
| Hat shapes and repairing | 1.24 | Umbrella | 1.50 |
| Hat trimmings | 1.67 | Umbrella repaired | .40 |
| Shoes (2 prs.) | 5.00 | Parasol | .69 |
| Shoe repairs | 2.35 | Hand bag repaired | .10 |
| Stockings | 1.40 | | |
| Underwear | 1.24 | | $35.15 |
| Underwear material | .24 | | |

## INDIVIDUAL NO. 5.

*Type and Occupation.*—This is the budget of Miss B., the older daughter in the family (Family No. 7) whose budget is given on pages 57–61. The family was broken up by the mother's death in January, 1914. In the latter part of the following March the younger daughter married, and she and her husband bought the home. Miss B. then rented the second story front room of her sister, with the privilege of cooking her meals in the kitchen, and since that time she has lived independently, in her sister's house, supporting herself from her earnings as a necktie finisher in a downtown factory.

*The Account.*—The tables for this budget give Miss B.'s income and expenditures for one year (April 3, 1914–April 1, 1915) since she began to live independently. (The account here presented is that designated on page 58 as Account No. 3 of Family No. 7.)

*Cost of Furnishing Room.*—At the time of their mother's death the daughters received $290 insurance. They spent $190 of this upon the funeral, and divided the remainder equally between themselves. With her share of $50, Miss B. bought the following articles of furniture, in order to fit up her room to serve as a sitting room, as well as a bedroom:

| | |
|---|---|
| Davenport | $22.50 |
| Rug | 14.00 |
| Table | 10.00 |
| Cretonne for pillows | 1.25 |
| Framing pictures, etc. | 2.25 |
| | $50.00 |

*Income.*—Necktie finishers are paid a piecework wage of twenty-five cents or thirty cents per dozen ties finished, according to the quality of the tie. During the year of the account, Miss B. lost much time on account of slack seasons and on account of illness. Even when she works full time, her earnings are small. The

following is her own explanation of some of the difficulties encountered in her work during the period of the account: "My work is very trying this season. The styles of the ties are such that it is almost impossible to get them right, and they must be just so. About three weeks ago I had three dozen ties, a style we do not make, but the girls who do make them had more than they could do; so we had to help out. They were returned three times before I could get them to suit. It took me just fourteen hours to do them, and then I earned seventy-five cents. I didn't mind not making so much, but the awful strain. These are some of the things we come up against." Miss B.'s earnings for the entire year were only $343.20.

*Food; Clothing.*—By doing her own cooking, Miss B. keeps down the cost of her food to a low figure. Her food expenditure for the year averaged only $1.71 per week. Miss B. also does her own dressmaking. She spent but $28.68 during the year for clothing.

INCOME.

One Year (52 Weeks or 364 Days), April 3, 1914–April 1, 1915, Actually Recorded Income.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Wages. | | Wages. | | Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| April 3, 1914 | $ 8.52 | Aug. 7, 1914 | $11.60[3] | Dec. 11, 1914 | —[5] |
| | 6.80 | | 10.66[3] | | —[1] |
| | 4.65 | Aug. 21 | 9.26[3] | | $2.82 |
| | 4.60 | | 3.46[4] | | —[1] |
| May 1 | 8.55 | | 3.70 | Jan. 8, 1915 | .90[5] |
| | 7.10 | | 4.85 | | 1.80[5] |
| | 6.23 | Sept. 18 | 8.81 | | 2.83[5] |
| | 6.23 | | 11.18[3] | | 8.17 |
| May 29 | 7.44 | | 10.01[3] | Feb. 5 | 9.23 |
| | 4.00 | | 10.76 | | 10.10[3] |
| | —[1] | Oct. 16 | 10.53 | | 7.80 |
| | 4.43 | | 11.75 | | 5.98[5] |
| June 26 | 4.35 | | 11.95 | Mar. 5 | —[5] |
| | —[2] | | 11.32 | | 3.15[5] |
| | 6.05 | Nov. 13 | 11.43 | | 8.60 |
| | 7.12 | | 10.60 | | 7.95 |
| July 24 | 12.00[3] | | 8.05 | | $343.20 |
| | 12.00[3] | | 3.88[5] | | |

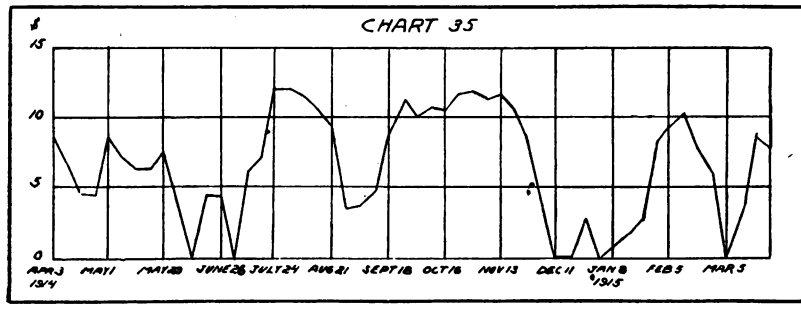
[1] No work on account of slack season.
[2] Vacation.
[3] Includes night work.
[4] Slack season.
[5] Ill.

*Church and Charity; Car Fare; Recreation.*—Miss B. is a member of the Church of God denomination. Contributions to church and to charity comprised 10.77 per cent. of her total expenditures during the year. Car fare comprised 10.69 per cent. of her total expenditures, and the expenditures under this heading consisted

largely of "car fare to church," and "car fare for visiting the sick." In response to a request for an explanation of the amounts entered as "car fare for visiting the sick," Miss B. says: "I have been on the Flower Committee of the Christian Endeavor Society for many years, and when it is too far to walk, or I am too tired, I ride, but I have never asked for one penny toward paying car fare. I love to do it, and so long as I can afford it, I will do it." Even the expenditures entered in Miss B.'s budget under the heading Recreation, might almost as well, in many instances, be classed as charity, since such expenditures were frequently for little trips on which Miss B. took convalescents for outings during the summer.

WAGES.

ONE YEAR, 1914–1915.




CLOTHING FOR ONE YEAR, APRIL 3, 1914–APRIL 1, 1915.

| | | | |
|---|---|---|---|
| Frame for hat | $ .45 | Coat lining | .21 |
| Flowers for hat | .10 | Notions | .95 |
| Ribbon for hats | 1.09 | Pattern | .15 |
| Velvet for hat (1 yd.) | 1.25 | Dye | .10 |
| Trimming for hat | .20 | Belting | .93 |
| Lining for hat | .20 | Neckties | .50 |
| Hat shape | .95 | Gloves (3 prs.) | 1.27 |
| Trimming for hat | .91 | Veiling | .19 |
| Waist | .50 | Shoes (3 prs.) | 4.90 |
| Waist material | .58 | Shoe repairs | .75 |
| Lace and buttons | .57 | Stockings | .91 |
| Lace for waist | .32 | Corsets (1 pr.) | 1.00 |
| Ruching | .50 | Corset covers | .75 |
| Silk | 1.60 | Crêpe for underwear | 1.25 |
| Lace for dresses | 1.24 | Ribbon | .23 |
| Velvet and lining | .18 | Handkerchiefs | .50 |
| Shields for dresses | .50 | Aprons | .40 |
| Ratine | 1.25 | Repairing pin | .05 |
| Collars and cuffs | .50 | | |
| Lace for collars | .75 | | $28.68 |

RECREATION FOR ONE YEAR, APRIL 3, 1914–APRIL 1, 1915.

| | |
|---|---|
| Trips to Willow Grove and the park | $ 2.90 |
| Trips to near-by places | 4.35 |
| Lawn fête | .50 |
| Vacation at Asbury Park | 8.75 |
| | $16.50 |

CHURCH FOR ONE YEAR, APRIL 3, 1914–APRIL 1, 1915.

| | |
|---|---|
| Offerings, etc. | $12.30 |
| Sunday school | 3.26 |
| Missions | 3.55 |
| Donation to pastor | 1.00 |
| Interest fund | 2.00 |
| | $22.11 |

## EXPENDITURES.

One Year (52 Weeks or 364 Days), April 3, 1914–April 1, 1915, Actually Recorded Expenditures.

| Item. | Amount. | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | April 3, 1914 | May 1 | May 29 | June 26 | July 24 | Aug. 21 | Sept. 18 | Oct. 16 | Nov. 13 | Dec. 11 | Jan. 8, 1915 | Feb. 5 | Mar. 5 | Total. | Total. |
| *Lodging;* | | | | | | | | | | | | | | | |
| Room rent | $3 per month | | | | | | | | | | | | | $36.00 | |
| Gas | | | $0.60 | | | $1.00 | | | $1.25 | | | $1.25 | | 4.10 | $40.10 |
| *Food:* Meats | $0.81 | $0.88 | .97 | $0.92 | $0.95 | 1.00 | $1.02 | $1.21 | 1.73 | $0.41 | $1.28 | 1.68 | $0.99 | 13.85 | |
| Dairy products | 1.69 | 1.68 | 1.78 | 1.64 | 2.40 | 1.91 | 2.36 | 2.27 | 2.19 | 1.32 | 1.62 | 1.57 | 1.93 | 24.36 | |
| Eggs | .39 | | | | | | | | | 1.05[1] | .25 | .14 | .75 | 1.53 | |
| Staples | .16 | 2.70 | 3.23 | 1.73 | 4.17 | 2.63 | 3.13 | 2.98 | 3.39 | 1.43 | .62 | 1.84 | .64 | 28.65 | |
| Vegetables | .44 | .29 | .13 | .53 | .39 | .93 | .14 | .22 | | | .28 | .25 | .17 | 3.77 | |
| Fruits | .30 | .41 | .13 | .37 | .14 | .44 | .08 | .14 | | | .08 | .15 | .56 | 2.80 | |
| Cereals | | | | | | | | | | | | | | | |
| Baked goods | .50 | .14 | .05 | .10 | | | | | | | | | .39 | 2.23 | |
| Beverages | .16 | | | | | | | | .10 | | .10 | | .30 | .66 | |
| Ice cream | | .20 | .15 | .25 | .20 | .20 | .15 | .15 | .15 | | .05 | .25 | .25 | 2.00 | |
| Candy | .17 | | .13 | | .02 | .18 | .06 | | .02 | | | | .23 | .81 | |
| Meals outside | .55 | | .15 | .35 | | .68 | .55 | .33 | .35 | | .87 | .55 | .25 | 4.63 | |
| Preserving fruits | | | | | | | 3.00 | | | | | | | 3.00 | |
| Making chili sauce | | | | | | | .72 | | | | | | | .72 | |
| *Food Total* | 5.17 | 6.30 | 6.72 | 5.89 | 8.27 | 7.97 | 11.21 | 7.30 | 7.93 | 4.21 | 5.15 | 6.43 | 6.46 | | 89.01 |
| Clothing | 2.83 | 6.60 | 6.11 | 1.73 | 1.75 | 2.75 | | 2.40 | 1.97 | .34 | .05 | .40 | 1.75 | | 28.68 |
| Medical attention | .50 | .50 | | | | | .55 | | 1.65 | .60 | 3.60 | 1.78 | 1.39 | | 10.57 |
| Insurance | .60 | .20 | .40 | | .80 | | .80 | .40 | .40 | .40 | .40 | .80 | | | 5.20 |
| Dues | | | | | | | | | | | | | | | |
| Reading matter | 1.85 | .20 | .03 | .61 | .05 | .10 | | .06 | .05 | .52 | .31 | .70 | .59 | | 5.07 |
| Church | 1.25 | 2.13 | 1.66 | .99 | 1.25 | 1.45 | 4.70 | 1.31 | 1.09 | 1.91 | 1.27 | 1.05 | 2.05 | | 22.11 |
| Charity | | .20 | | .05 | .58 | .50 | .25 | .07 | 1.00 | 5.10 | .50 | | | | 8.25 |
| Recreation | .74 | | 1.30 | 9.41 | 1.48 | 1.55 | .38 | .74 | | .90 | | | | | 16.50 |
| *Car fare:* | | | | | | | | | | | | | | | |
| Car fare to work | 1.90 | 2.00 | 1.60 | 1.20 | 2.00 | 1.80 | 2.00 | 2.10 | 1.10 | .40 | 1.00 | 1.80 | 1.30 | 20.20 | |
| Car fare, social | 1.13 | 1.35 | 1.10 | .50 | .30 | 1.15 | .65 | .50 | .65 | 1.20 | .45 | .50 | .45 | 9.93 | 30.13 |
| Gifts | .99 | .47 | | .65 | 1.05 | .62 | .67 | .25 | 3.09 | 3.64 | | .25 | .30 | | 11.98 |
| Laundry | | | | | | | | .20 | .25 | | | .15 | | | .60 |
| Furnishings | 3.07 | 1.25 | .15 | .10 | .50 | .78 | .90 | .05 | | .39 | .25 | .25 | .29 | | 7.98 |
| General supplies | .25 | | .10 | .58 | | | .10 | .05 | .25 | | | .40 | .50 | | 2.23 |
| Toilet supplies[2] | | | | | | | | | | | | | | | |
| Lost pocketbook | | | | | | | | | | | | 3.50 | | | 3.50 |
| Total expenditures, one year, actually recorded | | | | | | | | | | | | | | | $281.91 |
| Total income, one year, actually recorded | | | | | | | | | | | | | | | 343.20 |
| Balance | | | | | | | | | | | | | | | $61.29 |

### Savings.

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Savings club | | | | .50 | 2.00 | 2.00 | 1.00 | | | | | | | | $5.50 |

[1] Eggs and other ingredients for a Christmas cake baked largely for gifts. [2] Included under general supplies.

CHARITY FOR ONE YEAR, APRIL 3, 1914–APRIL 1, 1915.

| | | | |
|---|---|---|---|
| For the sick | $ .85 | Cake for church | .25 |
| Money to the poor | 3.57 | Eggs for Sunday school picnic | .58 |
| Coal for a poor family | 2.75 | | |
| Billy Sunday campaign | .25 | | $ 8.25 |

GIFTS FOR ONE YEAR, APRIL 3, 1914–APRIL 1, 1915.

| | | | |
|---|---|---|---|
| Easter eggs and rabbits | $ .89 | Toy | .10 |
| Birthday presents | 1.19 | Silk tie | .25 |
| Candy for children | .80 | Christmas presents | 8.40 |
| Game for children | .25 | | |
| Toy boat | .10 | | $11.98 |

## INDIVIDUAL NO. 6.

*Type and Occupation.*—This is the budget of Miss A., a young woman who has succeeded in breaking away from mill work. Miss A. is twenty-seven years old. She was born and reared in Kensington, and worked in a lace mill in that district for two years.

When the account for this study was begun, in January, 1913, Miss A. was a stenographer for a Philadelphia electrical firm, receiving a salary of $10 per week. In the spring of 1913 she was offered the position of stenographer and assistant to the general secretary, with the Young Women's Christian Association in another city, at a salary of $45 per month, with table board, reckoned at $3.50 per week. Miss A. spent her vacation (May 31–June 6) at this Young Women's Christian Association, and decided to accept the position. She returned to Philadelphia, worked for two weeks more with the electrical firm, then spent a week at home, making preparations for her departure, and on June 28 left the city to enter upon her new work. From June 30 through July 13 she was at Silver Bay, attending the Young Women's Christian Association conference, her expenses being paid by the board of directors of the association. On July 14 she took up her secretarial duties, receiving $30 as her salary for the remainder of July. Miss A. is still in this position at the close of the period of the account. Following is her own story of her experiences in the various positions which she has held up to the present time (January, 1914):

"I started to work when I was very nearly fifteen years old. I had graduated from the grammar school in June of that year, and did not start to work until about November. I did not absolutely have to go at that time, although I knew I would, some time later on. At that time I worked in the decorating department of a glass house, running errands, decorating fancy articles with ribbon, etc.,—any kind of light work which might come up, that I could do. Later they tried to teach me painting on china, but

somehow or other, I couldn't seem to do it. I stayed here about eight months; then I found work nearer home in a lace curtain mill, at bonnaz operating, at which work I could also earn a great deal more than in the glass house. I think I was rather more than fortunate in both these places, in so far as surroundings and work were concerned,—in both places the surroundings being clean and cheerful, and the work light. Of course, as in every single place where there are a great number of girls employed together, there are bound to be both clean-minded and unclean-minded girls, and while one does not have to associate with the objectionable girls, one cannot help but be 'touched' by them and their morals, be it ever so lightly, or sometimes to a greater degree. In the glass house I earned about $3.50 per week; the work in the lace curtain mill was piecework, and for the first year or so the work was very regular and steady, and I could earn from $7 to $8 per week. At this time (and until I was twenty-one) I gave up all my earnings to my mother, receiving a weekly allowance of about fifty cents pin money. Out of this I bought some of my clothing, besides the little things a girl always needs.

"I worked in the lace curtain mill about two years, and then my mother sent me to a business college in the evening (while I was still at the mill). This was not really a college, but just a few scholars in a private house, taught by a man who had formerly conducted a large college somewhere downtown, but on account of failing health had to give it up, and so opened up this small school in his own home. I attended here for six months, and then decided (although I was not quite through my course) that I would be able to secure a position myself, without the aid of the proprietor of the school, who had promised to secure a position for me if I would continue with him for three months longer. This I was not willing to do, so I left the school and tried, by answering advertisements, to secure an office position. After a time I did get a position with a chemical firm in a suburb of Philadelphia. While the man for whom I worked was perfectly all right, and a gentleman, the place had no conveniences for a girl, it being just a temporary office, the firm intending to move further into the city shortly, into permanent quarters; and so, after just about a week there, I left, feeling quite confident that as long as I had secured this position, I would be able to secure another in a little while.

"I found out then what a mistake I had made by not staying there longer, until I had at least secured enough experience to be

able to more readily take another position, because, though I tried for a very long while, I could get absolutely nothing to do, and I finally gave up trying. I then entered the Bell Telephone school for the training of their operators, and after four weeks in the school, was placed in an exchange. I did not get along very well at this work, being of too nervous a disposition. After I had been working at this for a time, I was sent to a smaller exchange to take the place of a girl who was ill, and after working here for some weeks, I was asked if I would not take a position as night operator in this same exchange. I was to have charge of the place, having just one other girl working with me. I accepted this position, earning at this time about $5 or $6 per week. One night each week I had to go out in the suburbs to a very small exchange to relieve the night operator there, at this place being all alone all night. I can't remember just how long I remained in this position,—perhaps a year or so; then one night in the exchange where I had charge, after the girl who had always been working with me had been discharged for some indiscretion, and a new, young girl was on duty with me, we were badly frightened by a large stone being thrown through one of the windows,—no doubt done by a friend of the discharged girl merely to frighten me, not to harm me otherwise; of that I am sure; but I was so badly frightened that I refused to go back on duty at night again, and so found myself once more without work.

"My mother then decided the best thing to do would be to take up my stenography again, and accordingly I went back to the little school,—this time attending the day sessions; and after either two or three months, I forget which, I was given a position with an electrical firm downtown, starting at a salary of $5. The proprietor of the school said I need not take the position if I did not wish, on account of the small salary, but I was anxious to be working again, and so accepted it. I shall never regret having taken it, because I stayed there for six years, getting $10 a week when I left, which was to come up here. I found the proprietor and his son, who owned this electrical business, gentlemen through and through, and the kindest people to work for, although the office itself, my daily environment, was not all that could be desired,—in fact, it left much to be desired; but as I say, I shall never regret having worked there.

"As to the difference between the above and the work I am doing now, of course there is no comparison. Then I was working for a man who was in business for profit; now, though I am doing

practically the same kind of work, I am working for a 'firm' who is in business to help others, and that makes all the difference in the world. My surroundings are much better now too, and through my position I am meeting a nicer class of people than I had opportunity to do before. I am very much happier here than I have been ever before."

*The Account.*—The tables for this budget give Miss A.'s income and expenditures for fifty weeks (January 18, 1913–January 2, 1914).

INCOME.

FIFTY WEEKS, JANUARY 18, 1913–JANUARY 2, 1914, ACTUALLY RECORDED INCOME.

WAGES.

| | | | |
|---|---|---|---|
| Electrical firm, January 18–June 20, 1913, 22 weeks @ $10 | | | $220.00 |
| Y. W. C. A., July 14–31, 1913 | $ 30.00 | | |
| August 1–December 31, 1913, 5 months @ $45 | | 225.00 | |
| Board furnished, 25 weeks @ $3.50 | | 87.50 | 342.50 |
| | | | $562.50 |

CLOTHING FOR FIFTY WEEKS, JANUARY 18, 1913–JANUARY 2, 1914.

| | | | |
|---|---|---|---|
| Dress goods | $ 1.23 | Muslin | .12 |
| Goods for a skirt | 2.50 | Gloves (3 prs.) | 3.79 |
| Silk for a waist | 1.33 | Apron | .80 |
| Waist | 1.00 | Veil | .63 |
| Coat | 5.00 | Handkerchiefs | .75 |
| Messaline for coat | .20 | Neckwear and belts | 2.77 |
| Trimming | .26 | Notions | 1.32 |
| Buttons and braid | 1.74 | Glove cleaner | .19 |
| Flannel for a bath robe | 1.25 | Canton flannel | .16 |
| Dressmaking | 3.45 | Stockings | .38 |
| Lace | 1.73 | Coathangers | .10 |
| Patterns (4) | .65 | Pressing clothes | .08 |
| Ribbon | 2.24 | Hallowe'en suit | .20 |
| Hats (3) | 5.54 | Umbrella | 2.98 |
| Hat made over and wire | 3.03 | Leather bag | 3.50 |
| Flowers for hats | .88 | Leather bag repaired | .25 |
| Lining for hat | .14 | Barrette | .10 |
| Ribbon for hats | 2.09 | Cuff links | .50 |
| Shoes (2 prs.) | 7.00 | Jewelry repaired | .45 |
| Shoe repairs | 2.75 | | |
| Shoe laces | .80 | | $67.86 |
| Underwear | 3.98 | | |

RECREATION FOR FIFTY WEEKS, JANUARY 18, 1913–JANUARY 2, 1914.

| | | | |
|---|---|---|---|
| Concerts | $ 1.95 | Trip up the Hudson | 1.00 |
| Trips to near-by places | 2.44 | Trips to various places in New England | 2.80 |
| Theatre | 1.70 | Camp Fire Girls' fair | .45 |
| Orchestra concerts | 2.00 | Car fares for outing trips | 2.60 |
| Class reunion | .50 | Visit to Philadelphia and return | 10.68 |
| Tennis club dance | .15 | | |
| Trip to New England | 8.98 | | $37.40 |
| Trip to New York City | 2.15 | | |

## EXPENDITURES.

FIFTY WEEKS, JANUARY 18, 1913–JANUARY 2, 1914, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Jan. 18, 1913 | Feb. 15 | Mar. 15 | April 12 | May 10 | June 7 | July 5[1] | Aug. 2 | Aug. 30 | Sept. 27 | Oct. 25 | Nov. 22 | Dec. 20[2] | Total. | Total. |
| *Lodging and Food:* | $ | $ | $ | $ | $ | | $ | | | | | | | | |
| Room rent and board[3] | 14.00 | 14.00 | 14.00 | 14.00 | 10.50 | $7.00 | 10.50 | $22.00 | $24.00 | $24.00 | $22.00 | $14.00 | $15.00 | $205.00 | |
| Candy and fruit | .30 | .30 | .11 | .25 | .74 | .58 | | .70 | .65 | 1.18 | 1.20 | .91 | 1.00 | 7.92 | |
| Barrel of apples | | | | | | | | | | | | 2.55 | | 2.55 | |
| Meals outside | 2.20 | 3.60 | 3.15 | 2.80 | 2.87 | .50 | | .50 | .16 | | .10 | .10 | .10 | 16.08 | $231.55 |
| Clothing | 11.00 | 2.84 | 4.81 | 4.76 | 14.11 | 3.47 | | 8.11 | 4.46 | 12.62 | 1.00 | .68 | | | 67.86 |
| Medical attention | | | | | | | | | | | | | | | |
| Insurance | | | | | | | | | | | | | | | |
| *Dues:* | | | | | | | | | | | | | | | |
| Y. W. C. A. | | | | 2.00 | | 2.50 | | | | | | | | 4.50[4] | |
| Settlement club | | | | | | | | | | | 1.00 | | | 1.00 | 5.50 |
| Reading matter | 1.69 | 1.88 | 2.08 | 1.27 | 2.19 | .95 | | .10 | 2.52 | 1.95 | .78 | 2.09 | 2.03 | | 19.53 |
| Church | .16 | 1.35 | 3.35 | .30 | .70 | .10 | | .95 | .45 | .50 | .25 | .40 | .60 | | 9.11 |
| Charity | .01 | | | .02 | .03 | 1.00 | | | | | | 5.00 | | | 6.06 |
| Recreation | 3.16 | .28 | 2.10 | .85 | 9.23 | .15 | | .20 | 5.25 | 1.65 | 2.90 | .95 | 10.68 | | 37.40 |
| *Car fare:* | | | | | | | | | | | | | | | |
| Car fare to work | 2.25 | 2.00 | 2.45 | 2.88 | 1.74 | 1.20 | | | | | | | | 12.52 | |
| Car fare, social | .10 | .48 | .30 | .50 | .61 | .20 | | 1.05 | .85 | .20 | .20 | .50 | 1.40 | 6.39 | 18.91 |
| Gifts | .13 | .75 | 2.15 | .85 | 2.12 | 1.04 | | 2.50 | .65 | 1.61 | 3.12 | 7.03 | 20.29 | | 42.24 |
| Laundry | | | | | | | | 2.45 | 3.02 | 1.00 | 1.75 | .30 | .95 | | 9.47 |
| Toilet supplies | .76 | | .15 | .30 | .37 | | | .20 | .78 | .34 | .05 | 2.30 | | | 5.25 |
| Sundries | .77 | .68 | 2.13 | .26 | 1.49 | 5.60 | | 2.28 | 2.85 | 5.48 | 1.51 | 1.02 | .74 | | 24.81[5] |
| Total expenditures, 50 weeks, actually recorded | | | | | | | | | | | | | | | $477.69 |
| Total income, 50 weeks, actually recorded | | | | | | | | | | | | | | | 562.50 |
| Balance | | | | | | | | | | | | | | | $ 84.81 |

SAVINGS.

| | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Building and loan association | 3.00 | 4.00 | 2.00 | 3.00 | 4.00 | | 5.00 | 5.00 | 5.00 | 5.00 | 5.00 | | 10.00 | | $51.00 |
| Christmas club | 2.00 | 6.00 | 2.00 | 2.00 | 2.00 | 1.00 | 1.00 | 3.00 | 4.00 | 5.00 | 5.00 | 2.00 | | | 35.00 |
| Total | | | | | | | | | | | | | | | $86.00 |

[1] Expenses while at conference from June 30 through July 13 were met by board of directors. For remainder of July Miss A.'s only expense was for table board.

[2] Two weeks only.

[3] While living at home, January 18–June 27, Miss A. paid for board and lodging, during the weeks in which she was employed (21 weeks), $3.50 per week, of which $1 is reckoned as room rent, and $2.50, as table board. During the 5 weeks, June 28–August 1, Miss A. paid for 3 weeks' table board at $3.50 per week and was at no expense for room rent. From August 2 till end of account (22 weeks) she paid $2 per week for room rent, and $3.50 for table board.

[4] Membership dues, $1; swimming privileges, $3.50.

[5] Trunk, $5.50; pictures, picture glass, frames, etc., $5.01; expressage on box, $3; embroidery silks, scrap book, bureau cover, and other incidentals, $11.30.

## INDIVIDUAL NO. 7.

*Type and Occupation.*—This is the budget of Mr. L., an unmarried man of twenty-two years, who was born in Kensington, of American parents. His grandfather, father, and brothers, have all been weavers or foremen in the Kensington mills. Mr. L., however, determined not to cast in his lot with the textile-mill workers, and at the present time has almost completed his apprenticeship in the printing trade.

When the account for this study was begun, in June, 1913, Mr. L. was working in a non-union printing shop. He gave up his position the following November, in order to enter a union shop. Unfortunately, work at the latter establishment became slack the week after Mr. L. had entered it, and he was laid off before he had fulfilled the requirements for membership in the union. He was out of work until the middle of December, when he found a place temporarily rushed with orders. He was employed in this establishment for one week, working considerably overtime. Then he was laid off again, and after two weeks was obliged to accept a position in a non-union shop. By this time, after so many discouragements, Mr. L. had made up his mind that if it were necessary for him to accept work in a non-union shop, he would prefer to return to the establishment where he had first been employed. A vacancy occurring in that shop in the middle of February, 1914, Mr. L. returned, and is still there at the close of the period of this account (June, 1914).

*The Account.*—The tables for this budget give Mr. L.'s income and expenditures for one year (June 6, 1913–June 4, 1914).

*Standard of Living.*—Mr. L. enjoys a good standard of living. He boards and lodges at the home of a married brother on the outskirts of the mill district, paying $4 per week. He has a neat and comfortable room and good food. The account also shows a fair expenditure for clothing, laundry, and toilet supplies. Mr. L. is particular with regard to his personal appearance.

A total of $34.70 is entered, for the year, under Recreation. This was for such amusements as basket-ball, baseball, the theater, and moving pictures. The items amounting to $12.55, which are entered under the heading Sundries, might also be classed as amusements. These consist principally of payments into baseball "pots." Each week during the baseball season Mr. L. and a number of his companions make up a "pot" by placing in a fund, twenty-five,

fifty, or seventy-five cents, apiece. Then each contributor draws from a hat a slip of paper containing the name of one of the professional baseball teams. At the end of the week the entire fund goes to the one holding the slip bearing the name of the club that has scored the most runs during that week. Mr. L. spends nothing for alcoholic drinks, as he is a total abstainer. His expenditure for tobacco is entered separately in the account; it amounted to $12.55 for the year.

### INCOME.

ONE YEAR (52 WEEKS OR 364 DAYS), JUNE 6, 1913–JUNE 4, 1914, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Wages. | | Wages. | | Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| June 6, 1913 | $10.00 | Oct. 17, 1913 | $10.00 | Feb. 27, 1914 | $ 10.00 |
| | 10.00 | Oct. 24 | 10.00 | | 10.00 |
| | 10.00 | | 10.00 | Mar. 13 | 10.00 |
| | 10.00 | | 10.00 | | 10.00 |
| July 4 | 7.16 | | 10.00 | | 10.00 |
| | 10.00 | Nov. 21 | 12.55 | | 10.00 |
| | 10.00 | | — | April 10 | 9.30 |
| | — | | — | | 10.00 |
| Aug. 1 | 9.05 | | — | | 10.00 |
| | 10.00 | Dec. 19 | 20.00[1] | | 10.00 |
| | 10.00 | | — | May 8 | 10.00 |
| | — | | — | | 9.05 |
| Aug. 29 | 8.13 | | 7.00 | | 9.05 |
| | 10.00 | Jan. 16, 1914 | 8.00 | | 10.00 |
| | 10.00 | | 9.00 | Total wages | $441.13 |
| | 10.00 | | 9.00 | Income from other sources | 12.75[2] |
| Sept. 26 | 10.00 | | 7.41 | | |
| | 10.00 | Feb. 13 | 8.30 | Total income | $453.88 |
| | 8.13 | | 10.00 | | |

[1] Worked overtime. [2] Winning baseball "pots," $11; winning baseball bets, $1.75.

### CLOTHING FOR ONE YEAR, JUNE 6, 1913–JUNE 4, 1914.

| | | | |
|---|---|---|---|
| Suit | $18.00 | Collars and neckties | 5.75 |
| Overcoat | 12.50 | Garters | .25 |
| Hat | 1.25 | Handkerchiefs | .25 |
| Shoes (2 prs.) | 6.00 | Overalls | .50 |
| Shoe repairs | 1.15 | Pressing, cleaning, etc. | 1.30 |
| Shirts (4) | 5.00 | | |
| Underwear | 2.25 | | $55.20 |
| Socks | 1.00 | | |

### RECREATION FOR ONE YEAR, JUNE 6, 1913–JUNE 4, 1914.

| | | | |
|---|---|---|---|
| Baseball games | $ 7.00 | Theatre | 4.25 |
| Vaudeville shows | 4.30 | Moving pictures | .45 |
| Vacation at Betterton, Md. | 9.65 | Basket-ball games | 5.75 |
| Trips to amusement parks | 1.60 | | |
| Trip to Atlantic City | 2.70 | | $35.70 |

## EXPENDITURES.

ONE YEAR (52 WEEKS OR 364 DAYS), JUNE 6, 1913–JUNE 4, 1914, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | June 6, 1913 | July 4 | Aug. 1 | Aug. 29 | Sept. 26 | Oct. 24 | Nov. 21 | Dec. 19 | Jan. 16 1914 | Feb. 13 | Mar. 13 | April 10 | May 8 | Total. | Total. |
| *Lodging and Food:* | $ | | | $ | $ | $ | $ | $ | $ | | | | | | |
| Room rent and board[1] | 16.00 | $13.00[2] | $12.00[3] | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | 16.00 | $16.00 | $16.00 | $16.00 | $16.00 | $201.00 | |
| Ice cream and candy | 1.87 | 1.10 | 1.40 | 2.15 | 1.50 | .50 | .20 | .20 | .40 | .20 | .55 | .50 | .95 | 11.52 | |
| Meals outside | 2.60 | 2.30 | 2.35 | 2.15 | 2.05 | 2.45 | 1.50 | 1.05 | 2.30 | 2.25 | 2.55 | 2.75 | 3.10 | 29.40 | $241.92 |
| Clothing | 18.00 | .50 | 1.50 | 2.50 | 1.25 | 3.65 | 1.10 | .35 | 2.00 | 17.55 | .50 | 2.25 | 4.05 | | 55.20 |
| Medical attention | | | | | | | | | | | | | | | |
| Insurance[4] | | | | | | | | | | | | | | | |
| Dues: Lodge | .50 | .50 | | .50 | .50 | | .50 | .50 | .50 | .50 | .50 | .50 | .50 | | 5.50 |
| Reading matter | .09 | .44 | .23 | .30 | .48 | .30 | .26 | .24 | .25 | .24 | .33 | .38 | .63 | | 4.17 |
| Church | | | | | | | | | | | | | | | |
| Charity | | | | | | | | | | | | | | | |
| Recreation | 2.35 | 10.60 | 1.55 | 1.50 | 1.40 | 1.40 | .80 | .95 | 1.65 | 2.40 | 2.00 | 2.70 | 6.40 | | 35.70 |
| *Car fare:* | | | | | | | | | | | | | | | |
| Car fare to work | 2.40 | 1.80 | 1.80 | 2.40 | 2.40 | 2.40 | .60 | 1.20 | 2.40 | 2.40 | 2.40 | 2.40 | 2.40 | 27.00 | |
| Car fare, social | .56 | .45 | 1.05 | .45 | | .10 | 1.40 | .30 | | | .70 | 1.00 | 1.55 | 7.56 | 34.56 |
| Gifts | | | | | | | | 3.00 | | | | .25 | .10 | | 3.35 |
| Laundry | .06 | .41 | .20 | .30 | .35 | .40 | .15 | .30 | .30 | .25 | .35 | .25 | .60 | | 3.92 |
| Toilet supplies | .65 | 1.75 | .75 | .50 | 1.05 | .25 | .15 | .20 | .30 | .55 | .70 | .70 | .85 | | 8.40 |
| Tobacco | 1.65 | 1.25 | 1.00 | .55 | .40 | .85 | .65 | .65 | .65 | .65 | 1.35 | 1.35 | 1.85 | | 12.85 |
| Sundries | 2.00 | 1.55 | 1.35 | 2.00 | 1.00 | | | | | | .10 | 1.75 | 2.80 | | 12.55 |
| Total expenditures, one year, actually recorded | | | | | | | | | | | | | | | $418.12 |
| Total income, one year, actually recorded | | | | | | | | | | | | | | | 453.88 |
| Balance | | | | | | | | | | | | | | | $35.76 |

[1] Payment to sister-in-law for board and lodging, $4 per week, of which $1 is reckoned as room rent, and $3, as table board.

[2] For the week beginning July 25, in which Mr. L. was out of work, his sister-in-law charged him only $1. This is reckoned as room rent, in the summary table on page 172.

[3] For the week beginning Aug. 22, in which Mr. L. was out of work, his sister-in-law charged him nothing for room or board.

[4] Insurance premium was paid by Mr. L.'s father.

[5] Baseball "pools," chance tickets, and fireworks.

## INDIVIDUAL NO. 8.

*Type and Occupation.*—This is the budget of Miss J., an unmarried woman of twenty-four years, who is employed as a winder in a carpet factory in Kensington. Miss J. has a pleasing personality, and is refined in her tastes. She lives at home with her parents, both of whom are native Americans. Since Miss J. usually turns all of her wages into the family fund, it is impossible to separate her budget entirely from that of her family. For this reason the family's budget for a short time is here given along with the daughter's account.

*The Accounts.*—The tables for Miss J.'s budget and that of her family include: (1) The family's account for five weeks (June 23–July 27, 1913); (2) Miss J.'s income by weeks for one year and fifteen weeks (January 3, 1913–April 16, 1914), and her clothing expenditure for the same period (during all of this period except five weeks, Miss J. gave over her wages into the family fund, and her expenses for clothing, as well as for whatever else she had—except the things bought with her "pocket money"—were met out of the family fund); (3) Miss J.'s account for the five weeks (July 25–August 28, 1913) in which she kept her wages separate from the family fund, and paid board (during this period all of her expenses were met out of her own earnings).

### I. FAMILY BUDGET.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 51 | Night watchman in carpet store of one of the Kensington mills. |
| Mother | 50 | Housekeeper. Occasionally earns money by sewing. |
| Daughter | 24 | Winder in carpet factory. |

(There are also several married children, who have their own homes.)

*Income.*—The father works from 5.30 p.m. until 6 a.m. every day of the week, including Sunday, and is paid a regular weekly wage of $15. He gives over his earnings to his wife, and receives back seventy-five cents or $1 per week for "spending money." The daughter is paid on a piecework scale, and earns, in good seasons, $7 or $8 or more, per week. She gives over her wages to her mother, and receives back seventy-five cents per week for

"spending money" when her wages are good, or fifty cents per week when her wages are low.

*House.*—The family occupies a brick house of six rooms, a bath, and an outside toilet. The rent is $13.50 per month. The home is clean and cheerful. The furniture is of good quality, and includes an upright piano which belongs to the daughter.

*Food.*—The food expenditure for the five weeks of the family account was $34.21, making an average of $8.25 per week when the six days' vacation is excluded. The weekly food allowance for this family, according to the Fall River "fair standard," would be as follows:[1]

| | |
|---|---|
| Father | $1.82 |
| Mother | 1.46 |
| Daughter | 1.46 |
| Total | $4.74 |

This family was therefore far above the Fall River standard with regard to its food expenditure.

*Periodical Obligations.*—The periodical obligations of the family, other than rent, at the time the account was kept, were as follows:

| | |
|---|---|
| Insurance for all | $ 1.86 every two weeks. |
| Lodge, father | 15.00 per year. |
| Lodge, father | .17 per week. |
| Lodge, father | .16 per week. |
| Lodge, daughter | .25 every two weeks. |
| Newspaper | .09 per week. |
| Magazine | .60 per year. |

*Recreation.*—The five-week period included the summer vacation of six days, which all three members of the family spent at a New Jersey resort. The daughter also went on three excursions during this period, and the mother had an outing in the park.

*Standard of Living.*—The combined earnings of the father and the daughter for the year 1913, were $1,158.69. The family maintains a comfortable standard, living up to the limit of its income. It has no savings account.

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

## I. FAMILY BUDGET.

### INCOME.

FIVE WEEKS, JUNE 23–JULY 27, 1913, ACTUALLY RECORDED INCOME.
INCOME FROM ALL SOURCES.

| | |
|---|---|
| Father, wages, 5 weeks @ $15 | $75.00 |
| Mother, earnings from sewing | 5.00 |
| Daughter, wages | 12.98 |
| Total income, five weeks, actually recorded | $92.98 |

### EXPENDITURES.

FIVE WEEKS, JUNE 23–JULY 27, 1913, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | | Item. | Amount. | |
|---|---|---|---|---|---|
| *House:* | | | *Household Expenses:* | | |
| Rent | $13.50 | | General supplies | $1.02 | |
| Fuel and light | 1.75 | $15.25 | Laundry | —— | $1.02 |
| *Food:* | | | Clothing | | 3.46 |
| Meats | 12.00 | | Medical attention | | 1.85 |
| Dairy products | 4.49 | | Insurance | | 3.72 |
| Eggs | 3.77 | | Dues: Lodge | | 3.03 |
| Staples | 4.33 | | Reading matter | | .68 |
| Vegetables | 1.60 | | Church | | .14 |
| Fruits | 2.92 | | Charity | | —— |
| Cereals | —— | | Recreation | | 25.41[1] |
| Baked goods | 3.02 | | *Pocket Money:* | | |
| Beverages | .38 | | Father | —— | |
| Miscellaneous | 1.70 | 34.21 | Daughter | 1.00 | 1.00[2] |
| *Household Expenses:* | | | Car fare | | 2.60 |
| Furniture | —— | | Gifts | | .30 |
| Furnishings | —— | | | | |
| Total expenditures, 5 weeks, actually recorded | | | | | $92.67 |
| Total income, 5 weeks, actually recorded | | | | | 92.98 |
| Balance | | | | | $ .31 |

[1] Includes six days' vacation for father, mother, and daughter, at a New Jersey resort, $20.68; this sum covered railroad fare, car fare, and $10.48 "spending money" for father and daughter; there was no expenditure for board during the vacation, the family being entertained at the home of a relative. Besides the expense of this vacation, the total entered under recreation includes three excursions for the daughter, $3.98, and an outing for the mother in the park, $.75.

[2] The father's "spending money" was $7; this is recorded under recreation, since it was used for vacation. The daughter received $3.48 additional "spending money" for vacation; this also is recorded under recreation.

## II, III. MISS J.'S BUDGET.

*Standard of Living.*—During the year and fifteen weeks for which Miss J.'s income is recorded, she lost considerable time on account of slackness in the industry. She was also laid off for three weeks in the summer, for stocktaking. Her wages for the year 1913 amounted to $378.69, making an average of $7.28 per week.

Miss J. enjoys a high standard of living for a woman in her circumstances. The five-week account of her family shows that she has a comfortable home, plenty of good food, and other necessaries. Her clothing account for one year and fifteen weeks gives a good idea of what a well-dressed Kensington young woman selects in the way of wearing apparel. It will be noticed, however, that

all of Miss J.'s dresses and hats, and even her suits and coat, were made at home, and that the totals of $60.94 for the year 1913, and $15.67 for the fifteen weeks of 1914, covered the cost of materials only. Miss J.'s mother is a capable seamstress, and Miss J. herself took a dressmaking course—which cost $36—during the year 1913.

After her five-week experiment in keeping her earnings separate from the family fund, and paying board, Miss J. voluntarily returned to the old system of giving over all of her wages to her mother, her reason being that she thought the latter system was of more help to her mother. On account of the short length of time during which Miss J. followed the system of keeping her earnings separate from the family fund, and paying board, it is not possible to say whether her personal standard of living would be higher or lower than it is, if she were to follow that system permanently.

## II. MISS J.'S BUDGET.[1]

### INCOME.

One Year (52 Weeks or 364 Days) and Fifteen Weeks, January 3, 1913–April 16, 1914, Actually Recorded Income.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

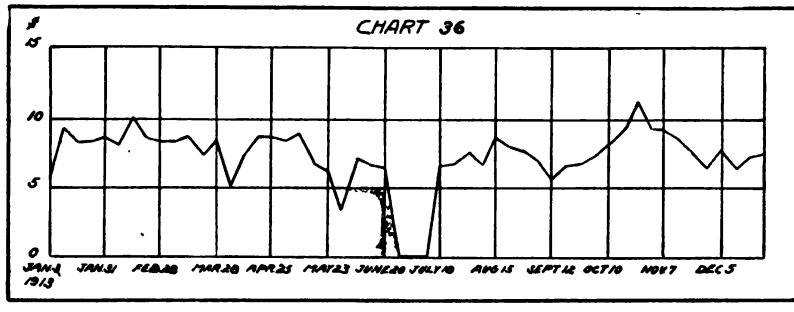
| One Year, January 3, 1913–January 1, 1914, Wages. | | | | Fifteen Weeks, January 2–April 16, 1914, Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Jan. 3, 1913 | $ 5.88 | July 11, 1913 | —— | Jan. 2, 1914 | $ 4.95 |
| | 9.12 | July 18 | $ 6.47 | | 3.71 |
| | 8.28 | | 6.90 | | 6.21 |
| | 8.36 | | 7.50 | | 7.00 |
| Jan. 31 | 8.79 | | 6.85 | Jan. 30 | 5.51 |
| | 8.11 | Aug. 15 | 8.74 | | 7.80 |
| | 10.07 | | 7.98 | | 9.21 |
| | 8.65 | | 7.64 | | 8.24 |
| Feb. 28 | 8.43 | | 7.00 | Feb. 27 | 9.19 |
| | 8.48 | Sept. 12 | 5.70 | | 9.46 |
| | 8.91 | | 6.72 | | 7.69 |
| | 7.49 | | 6.87 | | 8.41 |
| Mar. 28 | 8.37 | | 7.17 | Mar. 27 | 8.80 |
| | 5.18 | Oct. 10 | 8.01 | | 7.21 |
| | 7.44 | | 9.37 | | 5.54 |
| | 8.83 | | 11.23 | | $108.93 |
| April 25 | 8.85 | | 9.27 | | |
| | 8.52 | Nov. 7 | 9.23 | | |
| | 8.99 | | 8.73 | | |
| | 6.91 | | 7.79 | | |
| May 23 | 6.32 | | 6.47 | | |
| | 3.53 | Dec. 5 | 7.90 | | |
| | 7.05 | | 6.38 | | |
| | 6.87 | | 7.24 | | |
| June 20 | 6.60 | | 7.50 | | |
| | —— | | $378.69 | | |
| | —— | | | | |

[1] During this period Miss J. turned over all of her earnings into the family fund.

* Stock taking, 3 weeks.

WAGES.

ONE YEAR, 1913.




CLOTHING EXPENDITURE.

ONE YEAR (52 WEEKS OR 364 DAYS), JANUARY 3, 1913–JANUARY 1, 1914, ACTUALLY RECORDED EXPENDITURE.

| Item. | Amount. | |
|---|---|---|
| *Suit:* | | |
| Pattern | $0.15 | |
| Blue serge (5 yds.) | 3.45 | |
| Lining (2½ yds.) | .62 | |
| Silk trimming (½ yd.) | .20 | |
| Buttons (1½ dos.) | .80 | |
| Coat trimming (¾ yd.) | .95 | |
| Guimpe | .25 | |
| Crinoline (3 yds.) | .30 | $6.72 |
| *Lawn dress:* | | |
| Pattern | .15 | |
| White lawn (6 yds.) | 1.20 | |
| Lace (16 yds.) | 1.25 | |
| Buttons (1 dos.) | .15 | |
| Thread | .05 | 2.80 |
| *Silk dress:* | | |
| Pattern | .15 | |
| Silk dress goods (7 yds.) | 1.33 | |
| Lace (1½ yds.) | .38 | |
| Embroidery (½ yd.) | .25 | |
| Sewing silk (2 spools) | .10 | |
| Thread (2 spools) | .10 | 2.31 |
| *Coat:* | | |
| Chinchilla (3 yds.) | 5.25 | |
| Lining (1 yd.) | .75 | |
| Buttons (4) | .16 | |
| Pressing and buttonholes | .80 | 6.96 |
| *Skirt:* | | |
| Pattern | .10 | |
| Cloth (2½ yds.) | .97 | 1.07 |
| *Dress:* | | |
| Dress goods (7 yds.) | $1.75 | $1.75 |

| Item. | Amount. | |
|---|---|---|
| *Winter hat:* | | |
| Plush (1 yd.) | $1.25 | |
| Feather curled | .30 | |
| Hat frame | .10 | $1.65 |
| *Summer hat:* | | |
| Straw, piece | .25 | |
| Blue ribbon (2 yds.) | .98 | |
| Persian ribbon (2½ yds.) | .73 | |
| Hat frame, wire | .10 | 2.06 |
| Shoes (3 prs.) | | 7.00 |
| Arch supporters | | 2.75 |
| Rubber heels | | .40 |
| Shoe repairs | | .40 |
| Stockings (9 prs.) | | 2.27 |
| Undervests (3) | | .37 |
| Nightgowns (2) | | 2.00 |
| Petticoat | | 1.00 |
| Silk petticoat | | 3.00 |
| Drawers | | .53 |
| Corsets (3 prs.) | | 3.00 |
| Apron (3½ yds.) | | .47 |
| Feather | | .49 |
| Silk tie | | .50 |
| Gloves | | .59 |
| Gloves cleaned | | .10 |
| Collar | | .25 |
| Beads | | .50 |
| Raincoat | | 10.00 |
| Total cost of clothing | | 60.94 |
| Dressmaking course | | 36.00 |
| | | 96.94 |

CLOTHING EXPENDITURE.

FIFTEEN WEEKS, JANUARY 2–APRIL 16, 1914, ACTUALLY RECORDED EXPENDITURE.

| Item. | Amount. | | Item. | Amount. | |
|---|---|---|---|---|---|
| *Dress made over:* | | | *Summer hat:* | | |
| Pattern | $0.15 | | Hat | $1.98 | |
| Dress dyed | 1.25 | | Flowers | .49 | |
| Shadow lace | .35 | | Ribbon | .59 | $3.06 |
| Silk trimming | .89 | $2.64 | *White lawn dress made over:* | | |
| *Suit:* | | | Lace trimming | .90 | |
| Pattern | .15 | | Messaline sash | .49 | |
| Suit material | 2.50 | | Girdle foundation | .12 | |
| Lining | 1.13 | | Ruching | .25 | 1.76 |
| Canvas | .25 | | Shoe repairs | | .65 |
| Trimming | .57 | | Stockings | | .25 |
| Crinoline | .30 | | Girdle foundations (2) | | .22 |
| Buttons | .50 | | Corset cover | | .40 |
| Sewing silk | .10 | 5.50 | Gloves | | .69 |
| | | | Barrette | | .50 |
| | | | | | $15.67 |

## III. MISS J.'S BUDGET.[1]

INCOME.

FIVE WEEKS, JULY 25–AUGUST 28, 1913, ACTUALLY RECORDED INCOME.
Wages, $37.97.

EXPENDITURES.

FIVE WEEKS, JULY 25–AUGUST 28, 1913, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. |
|---|---|
| Room rent and board[2] | $20.00 |
| Cakes | .13 |
| Clothing | 1.04 |
| Medical attention | 1.60 |
| Insurance | .50 |
| Dues: Lodge | 1.25 |
| Reading matter | .35 |
| Church | 1.68 |
| Charity | — |
| Recreation | — |
| Car fare | .91 |
| Gifts | — |
| Laundry | — |
| Toilet supplies | — |
| Total expenditures, 5 weeks, actually recorded | $27.46 |
| Total income, 5 weeks, actually recorded | 37.97 |
| Balance | $10.51 |

[1] During this period Miss J. kept her earnings separate from the family fund, and paid board.

[2] Payment to mother for board and lodging, $4 per week, of which $1.25 is reckoned as room rent, and $2.75, as table board.

## INDIVIDUAL NO. 9.

*Type and Occupation.*—This is the budget of Miss G., an unmarried woman of thirty-two years, who lives at home with her parents. Miss G. is employed as forewoman in a large carpet yarn mill in Kensington. Her wages were raised from $12 to $13 per week, just before her account for this study was begun. Miss G. is active in church and club organizations (she is a member of the Baptist church), and is a leader socially among her friends. She is ambitious in the way of trying to educate herself, and often takes courses at evening school; during the year of her account she was taking an evening school course.

Miss G. keeps her wages separate from the family fund, and pays board to her mother ($8 per week, when she has full time work). Although the daughter's budget, therefore, in this case, is not bound up with the budget of her family, the family budget nevertheless serves to throw light upon the daughter's standard of living, and for that reason it is given here for a short period, along with the daughter's budget.

*The Accounts.*—The tables for Miss G.'s budget and that of her family include: (1) The family's account for four weeks (April 25–May 22, 1913); (2) Miss G.'s actually recorded account for eighteen weeks (April 25–August 28, 1913), and her partly estimated account for one year (March 1, 1913–February 27, 1914).

### I. FAMILY BUDGET.

*Membership and Occupation.*

| Member. | Age, Years. | Occupation. |
|---|---|---|
| Father | 75 | Has no employment; was an iron worker by trade. |
| Mother | 73 | Housekeeper. |
| Daughter | 32 | Forewoman in carpet yarn mill. |

Man boarder and lodger. Pays $5 per week.

(There are also three married sons and one married daughter, who have their own homes.)

*Type of Family.*—Mr. and Mrs. G. are Welsh. In his native land Mr. G. was employed in rolling mills. Since he came to America, twenty-nine years ago, he has not been able to work at his trade, but has done day laboring or any work that he could get. He has had no employment of any kind for the past eight years. Mrs. G. is active and vigorous in spite of her years. She still does all of the housekeeping and the cooking for the family.

*Income.*—The burden of responsibility for the support of this family, has for the past eight years fallen chiefly upon Miss G. The married daughter generally sends home $1 per month, and one son sends $1 per month; the other two sons seldom give any assistance. The mother has a sister in Wales "who sends gifts of money at Easter and at other times; these go for coal and such things, at the start of the season."

*House.*—The family occupies a new house of four rooms, a shed, and a bath with toilet. The rent is $13 per month. The house is neatly and comfortably furnished, and is well kept.

*Food.*—The total cost of the family's food for the four weeks during which the record was kept, was $24.16, making an average of $6.04 per week. The Fall River "fair standard" weekly food allowance for this family would be as follows:[1]

| | |
|---|---|
| Father | $1.82 |
| Mother | 1.46 |
| Daughter | 1.46 |
| Man boarder | 1.82 |
| Total | $6.56 |

This family was therefore considerably below the Fall River standard with regard to its food expenditure. In referring to the small amount spent by her for food, Mrs. G. said to the investigator: "You must not think that every family could live on what we do; my daughter-in-law cannot understand how I manage, but I tell her I do it because I have to. We have no luxuries, but I get as good things as I can, and I save a considerable amount by going downtown and buying things in large quantities." This method of buying is not common among Kensington housewives. Mrs. G. bakes her own bread; she does not have cake, "except old-fashioned cake once in a while." She buys "may be twenty cents' worth of baked stuff on a Saturday"; that is all the baked goods that she buys during the week.

*Clothing.*—As for clothing, the father has had only two "good suits" in twelve years; one cost $12, the other, $10. His everyday clothes, including trousers, shirts, and underwear, "average $5 for three years." His everyday cotton trousers cost seventy-five cents or $1 per pair, and one pair lasts more than two years. The mother has bought only two skirts within eight years. Some of

[1] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 24, 238.

the clothing that she is wearing at present, belonged to a daughter who is dead. Mrs. G. says that her clothes "do not average more than $10 per year." She buys "a bonnet and a coat now and then," and her children give her "something at Christmas."

*Standard of Living.*—The family lives very economically, and manages to make ends meet. The housing accommodations are sufficient, when, as is ordinarily the case, there is no outsider with the family. (The lodger who was with the family during the four weeks of the account, was there only temporarily.) In spite, however, of Mrs. G.'s efforts to provide for her table to the best of her ability, it does not seem probable that on so small an outlay she can give her family a sufficient quantity of food to meet the requirements of any fair standard. As for the family's economy in clothing, this is not apparent to the outsider. The mother looks neat in her simple house dresses or in her black street dress and bonnet, and when the father goes out in his "good suit," one would not guess that it had done service for six years. "I don't know how we get along on so little," Miss G. said to the investigator, "but we don't owe anybody a penny."

## I. FAMILY BUDGET.

### INCOME.

FOUR WEEKS, APRIL 25–MAY 22, 1913, ACTUALLY RECORDED INCOME.

INCOME FROM ALL SOURCES.

| | |
|---|---|
| Daughter, board | $30.00 |
| Married son, gift | 1.00 |
| Man boarder and lodger, 4 weeks @ $5 | 20.00 |
| Total income, four weeks, actually recorded | $51.00 |

### EXPENDITURES.

FOUR WEEKS, APRIL 25–MAY 22, 1913, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | |
|---|---|---|
| *House:* | | |
| Rent | $13.00 | |
| Repairs | .15 | |
| Coal | .89 | |
| Gas | 1.00 | $15.04 |
| *Food:* | | |
| Meats | 5.80 | |
| Dairy products | 1.00 | |
| Groceries | 16.31 | |
| Vegetables | .15 | |
| Fruits | .52 | |
| Baked goods | .38 | 24.16 |

| Item. | Amount. | |
|---|---|---|
| *Household Expenses:* | | |
| Furniture | — | |
| Furnishings | .50 | |
| General supplies | — | |
| Laundry | .39 | .89 |
| Clothing | | .75 |
| Medical attention | | — |
| Insurance | | 2.60 |
| Dues | | — |
| Reading matter | | — |
| Church | | — |
| Charity | | — |
| Recreation | | — |
| Pocket money: Father | | .50 |
| Car fare | | .65 |
| Gifts | | — |
| Total expenditures, 4 weeks, actually recorded | | $44.59 |
| Total income, 4 weeks, actually recorded | | 51.00 |
| Balance | | $ 6.41 |

## II. MISS G.'S BUDGET.

*Standard of Living.*—During the eighteen-week period of Miss G.'s actually recorded account, in the spring and summer of 1913, she lost six entire weeks and parts of four others on account of strikes and holidays, and one week on account of illness. This loss of time made the year a discouraging one from the point of view of income. Even in the best of years Miss G. has little to spend upon herself over and above what is absolutely necessary, since the support of the family of three falls mainly upon her shoulders.

Miss G.'s total clothing expenditure for the year of the account amounted to $45.25. Miss G. has taken dressmaking lessons at evening school for five seasons, and she makes most of her own summer dresses, her muslin underwear, and most of her hats. During the year of the account she bought no new suit or heavy dress. Her heavy underwear also had been bought prior to the year of the account. Miss G. buys an average of one pair of shoes per year, and she wears out about ten pairs of stockings per year; some of her stockings are given her as Christmas presents. Her aunt in Wales sends her most of her gloves and neckwear.

For recreation Miss G. goes sometimes to moving picture entertainments, and she occasionally attends the Philadelphia Orchestra concerts when these are given in Kensington. She rarely takes a vacation, since she cannot afford to lose the time from her work. During the summer of the account she took two little trips in the vacation which was forced upon her by strikes.

## II. MISS G.'S BUDGET.

### INCOME.

EIGHTEEN WEEKS, APRIL 25–AUGUST 28, 1913, ACTUALLY RECORDED INCOME.

Amounts are recorded for weekly pay intervals. In date column is indicated the first day of each fourth week.

| Wages. | | Wages. | | Wages. | |
|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. |
| April 25, 1913..... | $13.00 | June 6, 1913.... | —— | July 18, 1913.... | —— |
| | 13.00 | | $13.00 | | $11.82 |
| | 9.46 | June 20..... | 13.00 | | 7.08 |
| | —— | | 13.00 | | 13.00 |
| May 23..... | —— | | —— | Aug. 15..... | 13.00 |
| | —— | | —— | | 10.64 |
| | | | | | $130.00 |

ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 1, 1913–FEBRUARY 27, 1914, ACTUALLY RECORDED INCOME.

WAGES.

| | |
|---|---|
| 18 weeks (see foregoing table) | $130.00 |
| 34 weeks @ $13 | 442.00 |
| | $572.00 |

## EXPENDITURES.

EIGHTEEN WEEKS, APRIL 25–AUGUST 28, 1913, ACTUALLY RECORDED EXPENDITURES. ONE YEAR (52 WEEKS OR 364 DAYS), MARCH 1, 1913–FEBRUARY 27, 1914, PARTLY ESTIMATED EXPENDITURES.

| Item. | Amount. | | | | | Eighteen Weeks, Actually Recorded. | | One Year, Partly Estimated. | |
|---|---|---|---|---|---|---|---|---|---|
| Date (date indicates the first day of a four-week period). | Apr. 25, 1913 | May 23 | June 20 | July 18 | Aug. 15[1] | Total. | Total. | Total. | Total. |
| *Lodging and Food:* | | | | | | | | | |
| Room rent and board[2] | $ 30.00 | $ 16.00 | $ 16.00 | $ 23.00 | $ 16.00 | $101.00 | | $373.00[3] | |
| Ice cream and candy | .20 | | | .40 | .20 | .80 | $101.80 | 5.00 | $378.00 |
| Clothing | 4.44 | 1.23 | 7.59 | | .30 | | 13.56 | | 45.25[3] |
| Medical attention | .50 | | | | | | .50 | | 5.00 |
| Insurance | .30 | | .40 | .20 | .20 | | 1.10 | | 5.20[3] |
| Dues: Union | | | | | | | — | | 6.00[3] |
| Education | | | | | | | — | | [3]2.50[4] |
| Reading matter | .32 | | | | .25 | | .57 | | 3.00 |
| Church | .90 | | .40 | | | | 1.30 | | 5.20 |
| Charity | | | | | | | — | | — |
| Recreation | | | | 2.00 | 2.00 | | 4.00 | | 10.00 |
| Car fare[5] | .95 | .50 | .90 | 1.28 | 1.15 | | 4.78 | | 36.00 |
| Gifts | | | | | | | — | | 6.00 |
| Laundry | | .31 | | | | | .31 | | 2.00 |
| Toilet supplies | | | | | | | — | | 6.00 |
| Sundries | .10 | | | | | | .10 | | 6.00 |
| Total expenditures, 18 weeks, actually recorded | | | | | | | $128.02 | | |
| Total income, 18 weeks, actually recorded | | | | | | | 130.00 | | |
| Balance | | | | | | | $ 1.98 | | |
| Total expenditures, one year, partly estimated | | | | | | | | | $516.15 |
| Total income, one year, actually recorded | | | | | | | | | 572.00 |
| Balance | | | | | | | | | $ 55.85 |

SAVINGS.

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Savings fund society | 1.00 | | | | | | 1.00 | | |

[1] Two weeks only.

[2] Payment to mother for board and lodging, $8 per week, of which $2 is reckoned as room rent, and $6, as table board. For the weeks in which Miss G. could not pay the full amount because of loss of time in her work, $2 of whatever amount she did pay is reckoned as room rent, and the remainder, as table board.

[3] Actually recorded.

[4] Text-books for evening school course.

[5] Miss G. generally rides to and from her work, spending $.60 per week for this purpose when she has fulltime work.

## CLOTHING FOR ONE YEAR, MARCH 1, 1913–FEBRUARY 27, 1914.

| Item. | Amount. | | Item. | Amount. | |
|---|---|---|---|---|---|
| *Waist:* | | | *Summer hat:* | | |
| Silk for shirt waist | $2.50 | | Hat | $2.00 | |
| Lace | .50 | | "I had my own feathers" | — | $2.00 |
| Making | 1.25 | $4.25 | *Shoes:* | | |
| *Dress:* | | | Low shoes | 2.00 | |
| Dress goods, white | 2.50 | | High shoes for winter | 3.00 | 5.00 |
| Lace | 2.00 | | *Stockings* (6 pairs.). "I get these at cost price from the factory; also had three silk pairs for Christmas" | | 1.20 |
| Slip | 1.00 | | Winter hat | | 5.25 |
| Making | 5.00 | 10.50 | Coat | | 10.00 |
| *Dress:* | | | *Underwear:* | | |
| Liniene dress goods | .90 | | Cambric (4 yds.) | .60 | |
| Buttons and pattern | .35 | | Longcloth (3 yds.) | .45 | 1.05 |
| "Made it myself" | — | 1.25 | Corsets | | 1.50 |
| *Waist:* | | | | | |
| White voile left from dress | — | | | | |
| Lace | 1.25 | | | | |
| Making | 2.00 | 3.25 | | | $45.25 |

## INDIVIDUAL NO. 10.

*Type and Occupation.*—This is the budget of Miss E., an unmarried woman of twenty-five years, who is employed in one of the large lace mills of Kensington. Miss E. lives independently, boarding with strangers.

*The Account.*—Miss E.'s earnings and expenditures are given for four weeks (November 3–30, 1913).

### INCOME.

FOUR WEEKS, NOVEMBER 3–30, 1913, ACTUALLY RECORDED INCOME.

Wages.

| Date. | Amount. |
|---|---|
| Nov. 3, 1913 | $ 7.25 |
| Nov. 10 | 2.48 |
| Nov. 17 | 5.34 |
| Nov. 24 | .53 |
| Total | $15.60 |

### EXPENDITURES.

FOUR WEEKS, NOVEMBER 3–30, 1913, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | Item. | Amount. |
|---|---|---|---|
| Room rent and board[1] | $20.00 | Car fare | 2.10 |
| Candy | .15 | Gifts | — |
| Clothing (wool for knitting) | 1.15 | Laundry | — |
| Physician | 5.00 | Toilet supplies | — |
| Insurance | — | Total expenditures, 4 weeks, actually recorded | $29.30 |
| Dues: Union | .20 | Total income, 4 weeks, actually recorded | 15.60 |
| Reading matter | — | Deficit | $13.70 |
| Church | $ .20 | | |
| Charity (donation to fair) | .50 | | |
| Recreation | — | | |

## INDIVIDUAL NO. 11.

*Type and Occupation.*—This is the budget of Mr. T., an unmarried man of twenty-five years, who is employed as a "three shot" Wilton carpet weaver in a Kensington mill. Mr. T. is a steady worker, and is ambitious to get ahead. During the period of the account he was taking a course in a correspondence school.

*The Account.*—Mr. T.'s earnings and expenditures are given for four weeks (April 18–May 15, 1913).

[1] Payment to landlady for board and lodging, $5 per week, of which $1.50 is reckoned as room rent, and $3.50, as table board.

*Standard of Living.*—Mr. T. makes fairly good wages and enjoys a comfortable standard of living. Among his friends he has the reputation of being very well dressed. He spends some money for tobacco, but is not a man of intemperate habits. Mr. T. is at present saving systematically, having invested in five shares in a building and loan society which has been organized by the employes of the mill where he works.

## INCOME.

FOUR WEEKS, APRIL 18–MAY 15, 1913, ACTUALLY RECORDED INCOME.

Wages.

| Date. | Amount. |
|---|---|
| April 18, 1913 | $24.00 |
| April 25 | 19.42 |
| May 2 | 20.23 |
| May 9 | 20.47 |
| Total | $84.12 |

## EXPENDITURES.

FOUR WEEKS, APRIL 18–MAY 15, 1913, ACTUALLY RECORDED EXPENDITURES.

| Item. | Amount. | Item. | Amount. |
|---|---|---|---|
| Room rent and board[1] | $24.00 | Car fare | 2.61 |
| Clothing | 13.00 | Gifts | — |
| Medical attention | — | Laundry | — |
| Insurance | — | Toilet supplies | — |
| Dues: Lodge | 2.00 | Tobacco | 1.10 |
| Dues: Union | 1.00[2] | Sundries | 2.87 |
| Education | 30.00[3] | Total expenditures, 4 weeks, actually recorded | $78.75 |
| Telephone | .67 | Total income, 4 weeks, actually recorded | 84.12 |
| Church | — | | |
| Charity | — | | |
| Recreation (theater) | $ 1.50 | Balance | $ 5.37 |

## SAVINGS.

Building and loan association ..... $5.00

[1] Payment to landlady for board and lodging, $6 per week, of which $2 is reckoned as room rent, and $4, as table board.

[2] The union pays both sick and death benefits.

[3] Tuition for correspondence school course.

# CHAPTER IV.

## PREVAILING STANDARDS OF LIVING AMONG WOMEN TEXTILE-MILL WORKERS IN THE NORTHEAST SECTION OF PHILADELPHIA.

## A SUGGESTED BUDGET, FAIR STANDARD, FOR A WOMAN TEXTILE-MILL WORKER WITH NO ONE DEPENDENT UPON HER FOR SUPPORT, FOR ONE YEAR, 1913 OR 1914.

### DETERMINATION OF A FAIR STANDARD.

The present attempt to determine what is a fair standard of living for a woman textile-mill worker of Kensington, is based largely upon a study of the budgets of women workers of that district. In the budget here suggested as fair, only those things are included, for the most part, which the average woman textile-mill worker of Kensington is striving to attain, and which she considers essential to a fair standard of living. In the case of but two items of the budget,—namely, insurance and savings, has a departure been made from the rule of basing the suggested budget upon the actual budgets of Kensington women. Under the heading which covers these two items the investigators have advocated what they regard, for a woman textile-mill worker, as the wisest method of making provision for old age.

Previous writers on working women's budgets have principally emphasized the items, such as food, shelter, and clothing, which have to do with immediate needs. It is felt by the present investigators, however, that the question of making provision for some source of income during old age, in case the woman worker remains unmarried, is quite as important as that of making provision for immediate needs. Because of the importance of making provision for the future, and because of the fact that the items of the budget having to do with future needs,—namely, insurance and savings, have hitherto received insufficient attention, these items are given special stress in the budget here suggested.

## LODGING (ROOM RENT).

A single furnished room that is comfortable, light, and airy, can[1] be had in Kensington for $1.25 per week. An allowance of $65 per year is therefore suggested as a fair amount for room rent in the budget of a woman textile-mill worker of Kensington.

## FOOD (TABLE BOARD).

A woman textile-mill worker should have food equal in quality and quantity to that prescribed by the Department of Health of the City of New York for the mother of the family, in its dietary plan of May 5, 1916.[2] Table board, such as that of the menus recommended by the Department of Health, can be had in Kensington for $4 per week. An allowance of $208 per year is therefore suggested to cover the cost of table board in the budget of a woman textile-mill worker of Kensington.

## CLOTHING.

A fair standard of clothing must make some allowance for the expression of individual taste, and must also provide for Sundays and special occasions. The clothing accounts of Individuals No. 1, No. 3, No. 4, No. 5, No. 6, No. 8, and No. 9, in Chapter III of this study, and also the clothing accounts of the daughter in Family No. 4 (p. 46), the first daughter in Family No. 10 (pp. 79, 82), and the two daughters and the stepgranddaughter in Family No. 14 (p. 100), in Chapter I, furnish illustration of the kind of clothing that is bought by the unmarried women textile-mill workers of Kensington. A consideration of these various accounts indicates that $75 per year is none too large a sum to allow for the clothing of a young woman textile-mill worker of Kensington, on the assumption that she buys her clothes ready-made, or pays for having them made. The authors of the government report allow $63.80 for a fair standard of clothing for a daughter of seventeen years or over in a Fall River cotton-mill worker's family. They state, however, that their standard "will not be considered fair by the English and Irish, since it is lower than the standard that generally prevails among them."[3] It is

[1] Throughout the discussion of this suggested budget, the present tense has reference to the years 1913 and 1914.

[2] See pp. 134–137.

[3] 61st Congress, 2d Session, Senate Document No. 645, Vol. XVI, *op. cit.*, pp. 238, 239.

believed by the present investigators that the average woman textile-mill worker of Kensington would consider $75 per year a fair allowance for clothing; that amount is therefore suggested to cover this heading in a fair standard budget.

### MEDICAL ATTENTION.

Some provision must be made, in a fair standard budget, for this heading, which here covers dental and optical, as well as medical services, and the filling of prescriptions. A yearly allowance of $15 is felt to be the smallest amount that could be expected, in the case of a woman who is ordinarily in good health, to cover the cost of these items in an average year. This amount is of course inadequate to provide for any extended illness or for serious trouble with teeth or eyes. The expenses incurred in the event of extended illness, are, however, in a measure provided for in this suggested budget by an allowance for lodge membership, which entitles the member to sick benefits, and also to the services of the lodge physician. An allowance of $15 per year, therefore, while it will by no means cover all emergencies, is suggested as a fair amount for medical attention in the budget of a woman textile-mill worker of Kensington.

### INSURANCE AND SAVINGS.

It is a common practice for the women textile-mill workers of Kensington to carry industrial insurance for the purpose of covering burial expenses. This practice, however, is not advocated by the present investigators, since the price paid for industrial insurance is believed to be altogether beyond the economic and social value that it has.

A budget that is to be considered fair, however, for a woman who is entirely dependent upon her own earnings, should make provision through some form of saving, for the continuation, in part, at least, of her income during old age, and for the leaving of a small estate to cover the cost of burial, and other expenses which may be incurred at the time of death. This saving may well be made by placing a definite sum each month with a savings fund institution, or by buying shares in a building and loan association. A still better way for a woman textile-mill worker to provide for her old age, it is believed by the present investigators, is through the purchase of a long term endowment insurance policy, —this policy to be exchanged at maturity for an annuity. The

savings fund feature[1] of a long term endowment policy, if the policy is purchased from a well-established company, furnishes a safe and economical method of saving, while the very nature of the endowment policy contract is such that the saving is bound to be systematic, and the exchange, at maturity, of the endowment policy for an annuity, assures a definite yearly income during old age.

A woman, for example, at the age of twenty-five, may purchase a $3,000 thirty-year participating endowment policy from one of the well-established companies at an annual premium of $85.14.[2]

[1] See pp. 139–141.

[2] This is the gross annual premium, and represents the amount which must be paid by the policy holder for the first year. For each subsequent year the annual cost of the insurance will in all probability be materially lessened by the dividends which are customarily paid by the insurance companies. Following is the actual record, on a $1,000 basis, of the dividends paid on a thirty-year participating endowment policy taken out at age twenty-five, and maturing in 1918, in the company referred to above:

AGE 25, 30-YEAR ENDOWMENT, YEARLY PREMIUM $28.38.

| End of Policy Year. | Dividend. | End of Policy Year. | Dividend. |
|---|---|---|---|
| 2d | $4.15 | 17th | $5.81 |
| 3d | 3.27 | 18th | 9.11* |
| 4th | 3.58 | 19th | 6.34 |
| 5th | 3.90 | 20th | 6.62 |
| 6th | 4.23 | 21st | 6.91 |
| 7th | 4.57 | 22d | 7.21 |
| 8th | 4.94 | 23d | 8.09 |
| 9th | 5.31 | 24th | 8.39 |
| 10th | 5.69 | 25th | 8.68 |
| 11th | 4.42 | 26th | 8.96 |
| 12th | 4.64 | 27th | 9.24 |
| 13th | 4.86 | 28th | 10.14 |
| 14th | 5.09 | 29th | 10.40 |
| 15th | 5.33 | 30th | 25.54† |
| 16th | 5.57 | | |
| Total | | | $200.99 |

* Including extra dividend of $3.04.

† Including maturing dividend of $14.91.

| | |
|---|---|
| Total premiums | $851.40 |
| Less dividends | 200.99 |
| Net cost | $650.31 |
| Average net cost per year | $ 21.68 |

In case the insurance is purchased on the non-participating stock plan, the initial premium will be considerably smaller than the $85.14 mentioned above. (See p. 139, Note 1.)

The holder of such a policy is thus assured of receiving, upon the maturity of the contract when she has reached the age of fifty-five, the sum of $3,000, which sum, if used at once to purchase an annuity from one of the well-established companies, will bring her an annual income of $223.92, or 7.46 per cent., for the remainder of her life. In case the holder of the endowment policy finds herself confronted with the urgent necessity for funds before the maturity of the contract, she may, at any time after the cash surrender and loan privileges are in force (usually after the premium for the third year has been paid), either utilize the value of her policy, or borrow the savings fund portion of the policy from the company at a reasonable rate of interest, the policy continuing as before upon the repayment of the loan. The aim should always be, however, to carry the insurance to successful completion.

If a young woman employed in the textile industry were certain of remaining unmarried, it would perhaps be desirable for her to purchase a deferred annuity rather than an endowment policy. In the event of the woman's marriage, however, the deferred annuity would, in all probability, become burdensome, since the premium payments would have to be continued, although the annuity income would be deferred until the distant future, and since family protection would now become essential, while the family income would probably not be sufficient to allow for insurance on the life of the husband, as well as for the maintenance of the deferred annuity on the life of the wife. In view of the fact, therefore, that the majority of women textile-mill workers are likely to marry, it is felt by the investigators that the long term endowment policy, if converted at maturity into an annuity, offers advantages over the deferred annuity for the average woman of the class with which this study deals.

Since a yearly allowance of $86 will enable a woman of twenty-five years to purchase a $3,000 thirty-year endowment policy,[1]

[1] It is not the intention of the investigators to stipulate that the endowment policy should necessarily be taken out at age twenty-five, or that it should necessarily be of thirty years' duration. The selection, in the present illustration, of a thirty-year endowment policy to be taken out at age twenty-five, is based upon the consideration that a woman textile-mill worker often needs some supplementary income by the time she reaches age fifty-five, since her earning power is quite likely to be on the decline by that time, or even earlier. There is, on the other hand, one advantage in having the endowment policy mature later than at age fifty-five, for the higher the age at which an annuity is purchased, the larger will be the income which will be derived from it. The sum of $3,000, for example,

which, if exchanged at maturity for an annuity, will provide her with an annual income of something around $224 for the remainder of her life, that amount is suggested to cover insurance and savings in a fair standard budget for a woman textile-mill worker of Kensington who is entirely dependent upon her own earnings; and in so far as a general plan may be considered applicable to a large number of women, it is advocated that this amount be utilized in the manner just described. It is also deemed highly desirable by the investigators that the income from the annuity be made payable on the monthly plan.

### LODGE AND UNION DUES.

Since it is customary for women textile-mill workers of Kensington to belong to lodges, provision should be made, in a fair standard budget, for lodge membership. Inasmuch as one of the primary functions of a lodge is that of providing income in the form of sick benefits for its members, in the event of their illness, membership should be taken only in lodges that are known to have their premium charges regulated by actuaries of recognized standing. Provision must also be made, in the budget of a woman textile-mill worker, for membership in a labor union. A woman's membership dues in a lodge in Kensington generally amount to twenty-five cents per week; a woman's membership dues in a labor union, to ten cents per week. A weekly allowance of thirty-five cents, therefore, or a yearly allowance of $18.20, is suggested to cover both lodge and union dues in the budget of a woman textile-mill worker of Kensington.

### READING MATTER.

A fair standard budget for a woman textile-mill worker should make some provision for this heading, which here includes newspapers, books, magazines, postage, stationery, and occasional telephone calls. A yearly allowance of $10 is suggested as a fair amount to cover these items in the budget of a woman textile-mill worker of Kensington.

if used to purchase an annuity at age sixty from the company whose annuity returns are quoted above, will bring the annuitant an annual income of $256.71, or 8.55 per cent., as over against the annual income of $223.92, or 7.46 per cent., which the $3,000 annuity purchased at age fifty-five from the same company will bring the annuitant.

### CHURCH AND CHARITY.

Provision must be made, in the budget of a woman textile-mill worker of Kensington, for contributions to church, or to charity, or to both. Each of the nine women whose budgets are presented in Chapter III of this study, was in the habit of contributing to the church. An allowance of twenty-five cents per week, or $13 per year, is suggested as a fair amount for church and charity.

### RECREATION.

An allowance should be made, in the budget of a woman textile-mill worker, for amusements, such as moving picture entertainments, lectures, concerts, or the theater, and for outings, such as trips to the parks in summer. Provision should also be made for a vacation in the country or at the seashore,—to be taken, preferably, when the mill is closed for stock taking or on account of a slack season, if it is closed for either purpose. The cost of table board in the place where the vacation is spent will be slightly higher than it is in Kensington, but table board need not be paid for in both places during the vacation, although room rent must be paid in both places if the room in Kensington is to be held. Table board for the entire year at the rate charged in Kensington having already been allowed for in this budget, an additional allowance of $40 per year may be considered a fair amount to cover the cost of a short vacation, and to provide as well, during the remainder of the year, for amusements and outings at home. An allowance of $40 per year is therefore suggested for recreation in the budget of a woman textile-mill worker of Kensington.

### CAR FARE.

Since a woman who works in the textile industry in Kensington, can obtain suitable board and lodging near her place of employment, it is not necessary to make allowance, in her budget, for regular car fare for riding to and from work. Provision should be made, however, for occasional car fare for riding to and from her work in inclement weather, and for such purposes as shopping, visiting, and going to church. A yearly allowance of $5 is suggested as a fair amount for car fare.

### GIFTS.

A standard that is to be considered fair by the women textile-mill workers of Kensington, must make some provision for Christ-

mas, birthday, and wedding gifts. An allowance of $10 per year is suggested as a fair amount for this heading.

### LAUNDRY.

It is customary in Kensington for the landlady to do the washing and the ironing of all the plain articles of clothing of the individual—whether man or woman—who lodges and boards with her, without making an extra charge. Individuals who board at home, also, as a rule, have the main part of their laundry work done, without extra charge, by the member of the family who keeps house. Since the average woman textile-mill worker of Kensington has both board and lodging with her landlady, or else lives at home, no provision needs to be made in her budget for ordinary laundry work. An allowance of $5 per year is suggested to cover the cost of the occasional laundering or cleaning of special articles. For the laundry expenses of the woman who is obliged to pay for all of her laundry work, this suggested budget does not make provision, since such a woman is the exception among the mill workers of Kensington.

### TOILET SUPPLIES.

Provision must be made, in the budget of a woman textile-mill worker, for such toilet articles as combs, hair brushes, tooth brushes, soap, and tooth paste or powder. An allowance of $5 per year is suggested to cover the cost of toilet supplies.

### SUNDRIES.

A fair standard budget should include a small contingent fund to meet unforeseen emergencies and incidental expenses that are not provided for by any of the foregoing headings. A yearly allowance of $8 is suggested as a fair amount for this heading in the budget of a woman textile-mill worker of Kensington.

## RECAPITULATION.

A SUGGESTED BUDGET, FAIR STANDARD, FOR A WOMAN WITH NO ONE DEPENDENT UPON HER FOR SUPPORT, FOR ONE YEAR, 1913 OR 1914.[1]

| Item. | Amount. | Per Cent. | Item. | Amount. | Per Cent. |
|---|---|---|---|---|---|
| Lodging (room rent).. | $ 65.00 | 11.54 | Church and charity.. | $ 13.00 | 2.31 |
| Food (table board)... | 208.00 | 36.93 | Recreation..... | 40.00 | 7.10 |
| Clothing..... | 75.00 | 13.32 | Car fare..... | 5.00 | .89 |
| Medical attention.... | 15.00 | 2.66 | Gifts..... | 10.00 | 1.78 |
| Insurance and savings | 86.00 | 15.27 | Laundry..... | 5.00 | .89 |
| Lodge and union dues | 18.20 | 3.23 | Toilet supplies..... | 5.00 | .89 |
| Reading matter..... | 10.00 | 1.78 | Sundries..... | 8.00 | 1.42 |
| Total..... | | | | $563.20 | 100.00 |

A woman textile-mill worker of Kensington must therefore earn $563.20 per year,—that is, she must be employed 300 days in a year at an average wage of $1.88 per day,—in order to maintain the standard of living that is here suggested as fair.

## INCOMES AND THEIR RELATION TO STANDARD OF LIVING.

None of the nine women whose budgets are presented in Chapter III of this study, earned through work in a textile mill alone, enough to enable her to maintain the standard of living suggested as fair in the present chapter. Individuals No. 1 and No. 2 are examples of the best paid women pieceworkers in the lace mills of Kensington; these two women, as overlockers, held positions that offered opportunities for earning the largest wages which it is possible for women employed in the lace industry of Kensington to earn; yet the yearly earnings of neither of them, during the years covered by their accounts, amounted to $563.20. A study of their weekly wages, however, shows that each of these women could have earned $563.20, had she been employed 300 days, or 2,700 hours, in a year. It was practically impossible, with the

[1] Owing to conditions growing out of the War, there has been a great advance in the cost of living between the period for which this budget was suggested, and the date of publication of this study. Some idea of the extent to which the retail food prices of 1917 and 1918 advanced beyond those of 1913 and 1914, can be had by referring to Appendix B.

The amounts in the suggested budget for 1914, revised by the use of index numbers to conform to the scale of prices for March, 1918, and March, 1919, may be found in Appendix D.

1913–1914 scale of piecework wages, and with the hours of employment such as they were in 1913–1914, for a woman employed in the lace industry of Kensington to earn an income sufficient to enable her to live up to the standard suggested as fair in the present chapter.

Individuals No. 3 and No. 4 are examples of the best paid women pieceworkers in the carpet mills of Kensington. Ingrain carpet weavers and carpet burlers have opportunities for earning the largest wages which it is possible for women pieceworkers in the carpet mills to earn; these two women (Individuals No. 3 and No. 4,—particularly Individual No. 3) are highly efficient ingrain carpet weavers; yet the yearly earnings of neither of them, during the years covered by their accounts, amounted to $563.20. Each of these women, however, could have earned $563.20, had she been employed 300 days, or 2,700 hours, in a year. It was practically impossible, with the 1913–1914 scale of piecework wages, and with the hours of employment such as they were in 1913–1914, for a woman employed as an ingrain carpet weaver or as a carpet burler, to earn an income sufficient to enable her to live up to the standard suggested as fair in the present chapter.

Individual No. 9 is a forewoman in a carpet yarn mill. In such a position a woman can easily earn $563.20 per year unless times are unusually slack. Forewomen are given employment so long as there is any work whatever to be done in their departments.

No other woman pieceworker among the eleven individuals of Chapter III, and no woman pieceworker in any of the twenty-three families of Chapter I, earned, during the period of her account, an income sufficient to enable her to live up to the standard suggested as fair in the present chapter. It is possible that Individual No. 8, a winder in a carpet mill (see p. 219), and the first daughter in Family No. 18, also a winder in a carpet mill (see p. 118), could each have earned $563.20, had they been employed 300 days, or 2,700 hours, in a year. The first daughter in Family No. 10, a knitter and "topper learner" in a hosiery mill (see p. 77), might have earned very nearly $563.20, had she been employed 300 days, or 2,700 hours, in a year.

In addition to the income figures furnished by the eleven individuals whose budgets are presented in Chapter III, data with regard to the wages of twenty-seven representative women textile-mill workers were obtained by the investigators from the pay rolls of three Kensington mills, with the permission of the mill owners.

Tables giving the weekly or the bi-weekly earnings of these twenty-seven women textile-mill workers for the year 1912–1913, or the year 1913, appear at the end of this chapter. An examination of these tables shows that with the 1912–1913 scale of piecework wages, a carpet burler, an ingrain carpet weaver, a tape weaver, a winder, or a spooler, if employed 300 days, or 2,700 hours, per year, could earn the $563.20 necessary to enable a woman to live up to the standard suggested as fair in the present chapter. Neither of the other two pieceworkers,—namely, the bit winder and the twister, among the twenty-seven women, the data with regard to whose wages were obtained from the pay rolls of the three mills, could hope to earn the $563.20 required by the suggested standard.

## VARIATION IN WEEKLY EARNINGS.

The income tables and charts which appear in Chapter III, in the detailed presentation of the budgets of the nine women among the eleven individuals whose budgets are the subject of that chapter, show, in almost every case, a great fluctuation in the weekly or the bi-weekly income; this fluctuation was caused, for the most part, by irregularity in hours at work. The income tables and charts in the following section, based upon data obtained from the pay rolls of three Kensington mills, and giving the weekly or the bi-weekly earnings for the year 1912–1913, or the year 1913, of twenty-seven women employed in these mills, show a similar fluctuation in wages, caused also, for the most part, by irregularity in hours at work. The number of hours at work each week, as well as the wages received, is given in the case of three of the twenty-seven women, in order to show the parallel relationship between wages earned and time spent at work. (The mills had no record of the hours at work of the other twenty-four women.)

The irregularity in hours at work of the twenty-seven women, the data with regard to whose wages were obtained from the pay rolls of the three mills, was due almost entirely to irregularity of employment in the industry. One of the three mills is closed for two weeks each summer, in order to take account of stock, clean boilers, etc. The reason for loss of time for a continuous week on the part of any of the twenty-seven women, is in each case noted in the table. Loss of time for a part of a week was in every case due to irregularity of employment in the industry. Only two of the twenty-seven women lost any time on account of illness.

The condition of irregularity of employment with its consequent fluctuation in wages, which the wage tables and charts in the following section illustrate, is characteristic of women's work in the textile industry of Kensington. These twenty-seven women were selected by their employers as being representative. The very fact of their being selected by their employers for the purpose of having their wage data used in the present study, would indicate that they were working under as favorable conditions of employment as were existent, at the time, in these three mills.

It is true that employment in the textile industry was somewhat more irregular than usual, in 1913, on account of the proposed change in the protective tariff schedules. Irregularity of employment is, however, a typical condition of textile work in Philadelphia at all times; and the resulting tendency of wages to fluctuate, which the tables and charts in the following section illustrate, is characteristic, in a greater or a less degree, of any given year. One of the three mill owners who furnished the data upon which the tables and charts in the following section are based, chose for the purpose a year beginning in May, 1912, in order that the period for which the data with regard to the wages of his employees were given, might be, to some extent, a normal one, while at the same time it fell partly within 1913,—the year during which most of the accounts for the budgets of this study were begun. Another of the three mill owners chose a year beginning November 1, 1912. The wage figures given for the year beginning in May, 1912, however, and those given for the year beginning November 1, 1912, show throughout, a fluctuation similar to that of the wage figures given for the calendar year 1913. (For additional examples of the fluctuation in women's wages in years prior to 1913, see Individual No. 1, pp. 180–183; Individual No. 3, pp. 195, 196; Individual No. 4, pp. 201, 202.)

Clearly, irregularity of employment with its consequent fluctuation in wages, is largely responsible for the low yearly earnings of women pieceworkers in the textile industry of Philadelphia, and is one of the chief factors to be taken into consideration, in any attempt to readjust wage conditions in this industry. Whether a woman employed as a textile-mill worker can earn an income sufficient for the maintenance of a fair standard of living, is very frequently not so much a question of rate of piecework wages, as it is a question of hours of employment.

## WAGES OF TWENTY-SEVEN REPRESENTATIVE WOMEN TEXTILE-MILL WORKERS IN THE NORTHEAST SECTION OF PHILADELPHIA.

### FIGURES TAKEN FROM THE PAY ROLLS OF THREE TEXTILE MILLS.

The following tables, based upon data obtained from the pay rolls of three textile mills of Kensington, and showing the wages of twenty-seven representative women employed in several lines of textile work, are intended to supplement the wage figures given in connection with the budgets of individuals, in Chapter III. From these tables some idea can be had as to what likelihood there is,—on the basis of the 1912–1913 scale of piecework wages,—that a woman employed in any one of the lines of textile work here represented, will be able to earn the $563.20 necessary to enable her to live up to the standard of living suggested as fair in the present chapter. The tables, with the accompanying charts, also illustrate the characteristic tendency of weekly or bi-weekly wages in these different lines of textile work, to fluctuate, as the result of irregularity in hours of employment.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 27 WOMEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 3 OF THE 27 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| | Burler No. 1. January 3, 1913–January 1, 1914. (Chart No. 37.) | | Burler No. 2. January 3, 1913–January 1, 1914. (Chart No. 38.) | | Burler No. 3. January 3, 1913–January 1, 1914. (Chart No. 39.) | |
|---|---|---|---|---|---|---|
| Date. | Hours. | Amount. | Hours. | Amount. | Hours. | Amount. |
| Jan. 3, 1913 | 39 | $6.14 | 39 | $8.67 | 39 | $8.67 |
| | 44 | 7.21 | 44 | 9.83 | 44 | 9.83 |
| | 54 | 10.25 | 54 | 12.00 | 54 | 12.00 |
| | 54 | 12.08 | 54 | 12.00 | 54 | 12.00 |
| Jan. 31 | 54 | 10.24 | 54 | 12.00 | 54 | 12.00 |
| | 54 | 11.76 | 54 | 12.00 | 54 | 12.00 |
| | 54 | 10.56 | —[2] | —[2] | 54 | 12.00 |
| | 54 | 11.58 | 54 | 12.00 | 54 | 12.00 |
| Feb. 28 | 54 | 10.06 | 54 | 12.00 | 54 | 12.00 |
| | 49 | 10.19 | 49 | 10.83 | 49 | 10.83 |
| | 49 | 9.72 | 49 | 10.83 | 49 | 10.83 |
| | 49 | 9.95 | 49 | 10.83 | 49 | 10.83 |
| Mar. 28 | 48 | 9.19 | 49 | 10.83 | 49 | 10.83 |
| | 39 | 6.19 | 39 | 8.67 | 39 | 8.67 |
| | 39 | 7.71 | 49 | 10.83 | 49 | 10.83 |
| | —[2] | —[2] | 49 | 10.83 | 49 | 10.83 |
| April 25 | 39 | 6.76 | 49 | 10.91 | 49 | 10.83 |
| | 39 | 6.64 | 49 | 11.59 | 49 | 10.83 |
| | 49 | 9.09 | 49 | 10.83 | 49 | 10.83 |
| | 39 | 5.70 | 49 | 10.83 | 49 | 10.83 |
| May 23 | 39 | 6.82 | 39 | 8.67 | 39 | 8.67 |
| | 39 | 5.29 | 39 | 8.67 | 39 | 8.67 |
| | 39 | 5.59 | 31 | 6.89 | 36 | 8.11 |
| | 29 | 3.27 | 29 | 6.50 | 28 | 6.33 |
| June 20 | 39 | 6.12 | 39 | 8.67 | 39 | 8.67 |
| | 30 | 4.43 | 39 | 8.67 | 39 | 8.67 |
| | 16 | 2.28 | 24 | 5.44 | 24 | 5.44 |
| | —[3] | —[3] | —[3] | —[3] | —[3] | —[3] |
| July 18 | 29 | 4.71 | 26 | 6.12 | 27 | 6.06 |
| | 39 | 6.94 | 39 | 8.67 | 39 | 8.67 |
| | 49 | 10.10 | 49 | 10.83 | 49 | 10.83 |
| | 49 | 10.12 | 49 | 10.83 | 49 | 10.83 |
| Aug. 15 | 54 | 10.65 | 54 | 12.00 | 54 | 12.00 |
| | 49 | 10.75 | 49 | 10.83 | 49 | 10.83 |
| | 48 | 11.15 | 49 | 10.83 | 49 | 10.83 |
| | 39 | 7.64 | 39 | 8.67 | 39 | 8.67 |
| Sept. 12 | 39 | 4.87 | 39 | 8.67 | 39 | 8.67 |
| | 39 | 7.07 | 39 | 8.67 | 39 | 8.67 |
| | 39 | 7.14 | 39 | 8.67 | 39 | 8.67 |
| | 44 | 7.47 | 44 | 9.82 | 44 | 9.82 |
| Oct. 10 | 44 | 6.36 | 44 | 9.82 | 44 | 9.82 |
| | 49 | 8.45 | 49 | 10.83 | 49 | 10.83 |
| | 49 | 10.00 | 49 | 10.83 | 49 | 10.83 |
| | 49 | 10.59 | 49 | 10.83 | 49 | 10.83 |
| Nov. 7 | 54 | 10.18 | 54 | 12.00 | 54 | 12.00 |
| | 49 | 9.21 | 49 | 10.83 | 49 | 10.83 |
| | 39 | 8.07 | 39 | 8.67 | 39 | 8.67 |
| | 44 | 9.53 | 44 | 9.83 | 44 | 9.83 |
| Dec. 5 | 39 | 6.33 | 44 | 9.83 | 34 | 7.67 |
| | 39 | 6.62 | 49 | 10.83 | 49 | 10.83 |
| | 49 | 9.39 | 54 | 12.00 | 54 | 12.00 |
| | 54 | 11.64 | 54 | 12.00 | 54 | 12.00 |
| | 2206 | $409.80 | 2269 | $504.73 | 2318 | $514.72 |
| Average wage | | $7.88 | | $9.71 | | $9.90 |

[1] In the case of the other twenty-four workers, no record of the hours of employment was kept by the employers.

[2] No work.

[3] Stock taking.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 27 WOMEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 3 OF THE 27 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Ingrain Carpet Weaver No. 1. Married. Age 45. Has no children. She and her husband board. Husband works steadily, and earns $35 per week. May 10, 1912–May 8, 1913. (Chart No. 40.) | | Ingrain Carpet Weaver No. 2. Unmarried. Age 46. Boards, paying $4 per week for room and board. Parents are dead. May 10, 1912–May 8, 1913. (Chart No. 41.) | | Ingrain Carpet Weaver No. 3. Married. Age 50. Has no children. She and her husband rent rooms and do light housekeeping. Husband works "once in a while." Wife has widowed mother in poorhouse. May 10, 1912–May 8, 1913. (Chart No. 42.) | | Ingrain Carpet Weaver No. 4. Unmarried. Age 50. Lives with widowed mother. They rent rooms and do light housekeeping. May 10, 1912–May 8, 1913. (Chart No. 43.) | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| May 10, 1912. | $23.90 | May 10, 1912. | $18.86 | May 10, 1912. | $18.46 | May 10, 1912. | $19.23 |
| | 17.79 | | 18.30 | | 18.64 | | 18.72 |
| June 7..... | 18.34 | June 7..... | 17.37 | June 7..... | 15.48 | June 7..... | 12.36 |
| | 21.99 | | 16.34 | | 19.01 | | 22.37 |
| July 5..... | 17.38 | July 5..... | 21.77 | July 5..... | 13.76 | July 5..... | 15.76 |
| | 21.69 | | 15.84 | | 21.42 | | 21.24 |
| Aug. 2..... | 20.41 | Aug. 2..... | 21.08 | Aug. 2..... | 19.95 | Aug. 2..... | 16.04 |
| | 18.93 | | 17.84 | | 21.87 | | 15.78 |
| Aug. 30..... | 6.90 | Aug. 30..... | 15.68 | Aug. 30..... | 17.35 | Aug. 30..... | 15.92 |
| | 4.41 | | 15.76 | | 21.72 | | 15.56 |
| Sept. 27..... | 17.51 | Sept. 27..... | 15.96 | Sept. 27..... | 21.14 | Sept. 27..... | 19.54 |
| | 17.96 | | 18.36 | | 20.66 | | 15.80 |
| Oct. 25..... | 17.98 | Oct. 25..... | 20.80 | Oct. 25..... | 24.23 | Oct. 25..... | 20.64 |
| | 16.20 | | 20.00 | | 16.02 | | 15.32 |
| Nov. 22..... | 21.12 | Nov. 22..... | 18.84 | Nov. 22..... | 20.99 | Nov. 22..... | 16.04 |
| | 13.60 | | 19.45 | | 20.12 | | 15.76 |
| Dec. 20..... | 19.32 | Dec. 20..... | 16.30 | Dec. 20..... | 17.72 | Dec. 20..... | 10.70 |
| | 14.17 | | 14.57 | | 20.86 | | 23.36 |
| Jan. 17, 1913. | 20.73 | Jan. 17, 1913. | 20.14 | Jan. 17, 1913. | 19.21 | Jan. 17, 1913. | 21.62 |
| | 18.72 | | 13.78 | | 21.45 | | 27.38 |
| Feb. 14..... | 19.27 | Feb. 14..... | 16.78 | Feb. 14..... | 22.89 | Feb. 14..... | 23.77 |
| | 20.05 | | 18.66 | | 21.13 | | 27.22 |
| Mar. 14..... | 20.59 | Mar. 14..... | 19.84 | Mar. 14..... | 22.51 | Mar. 14..... | 27.76 |
| | 16.67 | | 20.68 | | 27.05 | | 22.24 |
| April 11..... | 23.71 | April 11..... | 19.20 | April 11..... | 23.57 | April 11..... | 27.24 |
| | 21.15 | | 21.28 | | 24.25 | | 24.86 |
| | $470.49 | | $473.48 | | $531.46 | | $512.23 |
| Average wage .... | $9.05 | Average wage .... | $9.11 | Average wage ..... | $10.22 | Average wage ..... | $9.85 |

[1] In the case of the other twenty-four workers, no record of the hours of employment was kept by the employers.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 27 WOMEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 3 OF THE 27 WORKERS[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Tape Weaver No. 1. Unmarried. Boards. Does not have to support parents. November 1, 1912–October 30, 1913. (Chart No. 44.) | | Tape Weaver No. 2. Unmarried. Has two brothers and one sister who also work. Parents are both living. November 1, 1912–October 30, 1913. (Chart No. 45.) | | Tape Weaver No. 3. Unmarried. Has one brother and three sisters who also work. Father is dead. November 1, 1912–October 30, 1913. (Chart No. 46.) | | Tape Weaver No. 4. Unmarried. Boards with sister, and helps support mother. Father is dead. November 1, 1912–October 30, 1913. (Chart No. 47.) | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Nov. 1, 1912. | $17.26 | Nov. 1, 1912. | $17.28 | Nov. 1, 1912. | $19.92 | Nov. 1, 1912. | $19.92 |
| | 17.26 | | 21.60 | | 19.69 | | 19.81 |
| Nov. 29..... | 17.26 | Nov. 29..... | 17.28 | Nov. 29..... | 16.07 | Nov. 29..... | 20.64 |
| | 17.26 | | 17.51 | | 15.96 | | 17.10 |
| Dec. 27..... | 16.12 | Dec. 27..... | 17.28 | Dec. 27..... | 16.64 | Dec. 27..... | 13.34 |
| | 11.19 | | 6.48 | | 8.98 | | 12.84 |
| Jan. 24, 1913. | 15.14 | Jan. 24, 1913. | 10.56 | Jan. 24, 1913. | 16.41 | Jan. 24, 1913. | 17.13 |
| | 18.74 | | 19.53 | | 17.34 | | 17.48 |
| Feb. 21..... | 16.78 | Feb. 21..... | 14.06 | Feb. 21..... | 13.41 | Feb. 21..... | 19.35 |
| | 19.74 | | 17.84 | | 14.50 | | 14.33 |
| Mar. 21..... | 16.04 | Mar. 21..... | 17.85 | Mar. 21..... | 17.23 | Mar. 21..... | 20.78 |
| | 18.04 | | 16.69 | | 9.40 | | 16.16 |
| April 18..... | 18.04 | April 18..... | 17.27 | April 18..... | 17.32 | April 18..... | 20.32 |
| | 18.04 | | 17.44 | | 17.66 | | 20.72 |
| May 16..... | 19.29 | May 16..... | 15.98 | May 16..... | 19.26 | May 16..... | 20.20 |
| | 18.34 | | 20.96 | | 16.88 | | 19.74 |
| June 13..... | 14.16 | June 13..... | 16.52 | June 13..... | 17.24 | June 13..... | 16.30 |
| | 21.96 | | 19.20 | | 17.15 | | 20.28 |
| July 11..... | 12.20 | July 11..... | 12.78 | July 11..... | 12.39 | July 11..... | 14.46 |
| | 19.24 | | 16.72 | | 18.15 | | 20.04 |
| Aug. 8..... | 21.16 | Aug. 8..... | 17.04 | Aug. 8..... | 20.33 | Aug. 8..... | 20.02 |
| | 18.08 | | 17.04 | | 19.36 | | 19.88 |
| Sept. 5..... | 8.52 | Sept. 5..... | 19.39 | Sept. 5..... | 21.33 | Sept. 5..... | 21.90 |
| | 8.56 | | 17.32 | | 18.49 | | 19.28 |
| Oct. 3..... | 20.60 | Oct. 3..... | 17.04 | Oct. 3..... | 21.58 | Oct. 3..... | 19.73 |
| | 18.86 | | 21.44 | | 18.80 | | 20.23 |
| | $437.88 | | $440.10 | | $441.49 | | $481.98 |
| Average wage.... | $8.42 | Average wage.... | $8.46 | Average wage.... | $8.49 | Average wage.... | $9.27 |

[1] In the case of the other twenty-four workers, no record of the hours of employment was kept by the employers.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 27 WOMEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 3 OF THE 27 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Tape Weaver No. 5. Unmarried. Boards. Parents are dead. November 1, 1912–October 30, 1913. (Chart No. 48.) | | Tape Weaver No. 6. Unmarried. Boards with sister. Mother is dead. November 1, 1912–October 30, 1913. (Chart No. 49.) | | Tape Weaver No. 7. Unmarried. This woman and her sister support the family. Father is dead. November 1, 1912–October 30, 1913. (Chart No. 50.) | | Tape Weaver No. 8. Unmarried. This woman and her mother work. Another daughter keeps the house. Father is dead. November 1, 1912–October 30, 1913. (Chart No. 51.) | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Nov. 1, 1912. | $16.20 | Nov. 1, 1912. | $18.51 | Nov. 1, 1912. | $19.54 | Nov. 1, 1912. | $16.41 |
| | 16.96 | | 12.35 | | 19.54 | | 14.72 |
| Nov. 29 | 20.56 | Nov. 29 | 20.60 | Nov. 29 | 22.18 | Nov. 29 | 18.56 |
| | 16.36 | | 14.39 | | 16.14 | | 15.22 |
| Dec. 27 | 18.00 | Dec. 27 | 12.35 | Dec. 27 | 17.22 | Dec. 27 | 16.21 |
| | 18.00 | | 12.35 | | 4.80 | | 9.79 |
| Jan. 24, 1913. | 19.00 | Jan. 24, 1913. | 4.11 | Jan. 24, 1913. | 9.93 | Jan. 24, 1913. | 15.49 |
| | 19.00 | | 2.93 | | 12.50 | | 13.20 |
| Feb. 21 | 19.00 | Feb. 21 | 2.16 | Feb. 21 | 15.41 | Feb. 21 | 18.13 |
| | 19.00 | | 1.91 | | 21.84 | | 16.30 |
| Mar. 21 | 19.00 | Mar. 21 | —[2] | Mar. 21 | 17.90 | Mar. 21 | 16.41 |
| | 19.00 | | —[2] | | 13.02 | | 15.10 |
| April 18 | 19.00 | April 18 | —[2] | April 18 | 24.72 | April 18 | 17.17 |
| | 19.00 | | 10.75 | | 20.60 | | 18.47 |
| May 16 | 19.00 | May 16 | 18.67 | May 16 | 18.52 | May 16 | 16.39 |
| | 19.00 | | —[2] | | 20.60 | | 18.39 |
| June 13 | 19.00 | June 13 | 16.89 | June 13 | 20.60 | June 13 | 15.35 |
| | 19.00 | | 18.93 | | 21.15 | | 16.00 |
| July 11 | 19.00 | July 11 | 11.53 | July 11 | 10.04 | July 11 | 6.76 |
| | 19.00 | | 13.97 | | 22.44 | | 9.78 |
| Aug. 8 | 17.19 | Aug. 8 | 19.57 | Aug. 8 | 20.22 | Aug. 8 | 16.53 |
| | 19.00 | | 13.77 | | 21.65 | | 17.88 |
| Sept. 5 | 19.00 | Sept. 5 | 25.41 | Sept. 5 | 21.23 | Sept. 5 | 16.64 |
| | 19.00 | | 20.61 | | 20.47 | | 19.24 |
| Oct. 3 | 19.00 | Oct. 3 | 20.24 | Oct. 3 | 21.46 | Oct. 3 | 17.68 |
| | 19.00 | | 22.28 | | 21.09 | | 18.96 |
| | $484.27 | | $314.28 | | $474.81 | | $410.78 |
| Average wage | $9.31 | Average wage | $6.04 | Average wage | $9.13 | Average wage | $7.90 |

[1] In the case of the other twenty-four workers, no record of the hours of employment was kept by the employers.

[2] Ill.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OR 27 WOMEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 3 OF THE 27 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Tape Weaver No. 9. Unmarried. Has three brothers who also work. Parents are living. November 1, 1912–October 30, 1913. (Chart No. 52.) | | Tape Weaver No. 10. Married. Has one child. Husband is ill. November 1, 1912–October 30, 1913. (Chart No. 53.) | | Tape Weaver No. 11. Unmarried. Boards with cousins. Parents are dead. November 1, 1912–October 30, 1913. (Chart No. 54.) | | Tape Weaver No. 12. Unmarried. Supports the family. Sister stays at home and keeps house. Father is ill. Mother is dead. November 1, 1912–October 30, 1913. (Chart No. 55.) | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Nov. 1, 1912. | $18.84 | Nov. 1, 1912. | $20.60 | Nov. 1, 1912. | $21.01 | Nov. 1, 1912. | $17.25 |
| | 21.00 | | 17.04 | | 18.15 | | 20.32 |
| Nov. 29..... | 18.96 | Nov. 29..... | 18.00 | Nov. 29..... | 14.68 | Nov. 29..... | 18.36 |
| | 18.84 | | 16.30 | | 19.26 | | 14.65 |
| Dec. 27..... | 16.80 | Dec. 27..... | 15.00 | Dec. 27..... | 16.63 | Dec. 27..... | 12.46 |
| | 12.60 | | 10.02 | | 8.85 | | 14.26 |
| Jan. 24, 1913. | 18.84 | Jan. 24, 1913. | 18.46 | Jan. 24, 1913. | 22.48 | Jan. 24, 1913. | 19.75 |
| | 21.00 | | 15.88 | | 21.67 | | 16.68 |
| Feb. 21..... | 18.96 | Feb. 21..... | 15.19 | Feb. 21..... | 20.14 | Feb. 21..... | 20.09 |
| | 20.26 | | 22.10 | | 22.10 | | 2.16 |
| Mar. 21..... | 21.64 | Mar. 21..... | 12.34 | Mar. 21..... | 22.29 | Mar. 21..... | 4.90 |
| | 21.00 | | 15.88 | | 14.36 | | 19.68 |
| April 18..... | 21.00 | April 18..... | 22.68 | April 18..... | 16.18 | April 18..... | 23.70 |
| | 21.00 | | 20.53 | | 22.18 | | 21.24 |
| May 16..... | 18.30 | May 16..... | 3.00 | May 16..... | 22.82 | May 16..... | 21.24 |
| | 21.00 | | 7.32 | | 22.24 | | 11.41 |
| June 13..... | 18.96 | June 13..... | 22.74 | June 13..... | 25.44 | June 13..... | 16.44 |
| | 21.00 | | 20.62 | | 20.56 | | 19.24 |
| July 11..... | 14.22 | July 11..... | 9.10 | July 11..... | 13.20 | July 11..... | 15.22 |
| | 21.00 | | 18.79 | | 23.62 | | 24.82 |
| Aug. 8..... | 21.00 | Aug. 8..... | 21.07 | Aug. 8..... | 21.62 | Aug. 8..... | 21.94 |
| | 21.00 | | 9.57 | | 22.35 | | 20.52 |
| Sept. 5..... | 18.96 | Sept. 5..... | 19.71 | Sept. 5..... | 16.28 | Sept. 5..... | 7.59 |
| | 21.22 | | 18.40 | | 19.06 | | 26.05 |
| Oct. 3..... | 21.00 | Oct. 3..... | 17.30 | Oct. 3..... | 22.67 | Oct. 3..... | 14.25 |
| | 21.00 | | 21.28 | | 21.64 | | .47 |
| | $509.40 | | $428.92 | | $511.48 | | $424.69 |
| Average wage.... | $9.80 | Average wage.... | $8.25 | Average wage..... | $9.84 | Average wage..... | $8.17 |

[1] In the case of the other twenty-four workers, no record of the hours of employment was kept by the employers.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 27 WOMEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 3 OF THE 27 WORKERS[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Tape Weaver No. 13. Unmarried. Boards with sister. Parents are dead. November 1, 1912–October 30, 1913. (Chart No. 56.) | | Tape Weaver No. 14. Unmarried. Has two sisters who also work. Parents are living. November 1, 1912–October 30, 1913. (Chart No. 57.) | | Winder No. 1. Unmarried. Has one sister and two brothers who also work. A widowed mother stays at home to keep house. This daughter pays $5 per week to mother for room and board. May 10, 1912–May 8, 1913. (Chart No. 58.) | | Winder No. 2. Widow. Age 45. Has no children. Parents are dead. Pays $4 per week for room and board. May 10, 1912–May 8, 1913. (Chart No. 59.) | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Nov. 1, 1912. | $16.68 | Nov. 1, 1912. | $17.54 | May 10, 1912. | $20.97 | May 10, 1912. | $ 19.04 |
| | 16.88 | | 18.62 | | 22.50 | | 14.77 |
| Nov. 29..... | 18.94 | Nov. 29..... | 16.69 | June 7..... | 16.52 | June 7..... | 15.89 |
| | 16.10 | | 15.03 | | 15.18 | | 16.11 |
| Dec. 27..... | 14.82 | Dec. 27..... | 17.13 | July 5..... | 19.98 | July 5..... | 21.24 |
| | 6.04 | | 11.43 | | 20.84 | | 15.12 |
| Jan. 24, 1913. | 19.02 | Jan. 24, 1913. | 19.13 | Aug. 2..... | 24.08 | Aug. 2..... | 17.84 |
| | 16.51 | | 18.93 | | 21.15 | | 18.10 |
| Feb. 21..... | 17.82 | Feb. 21..... | 11.29 | Aug. 30..... | 22.01 | Aug. 30..... | 19.35 |
| | 19.78 | | 16.86 | | 18.59 | | 15.25 |
| Mar. 21..... | 17.53 | Mar. 21..... | 20.30 | Sept. 27..... | 16.29 | Sept. 27..... | 13.47 |
| | 17.61 | | 17.31 | | 17.46 | | 14.36 |
| April 18..... | 17.45 | April 18..... | 20.29 | Oct. 25..... | 17.48 | Oct. 25..... | 15.75 |
| | 20.58 | | 21.01 | | 18.28 | | 18.27 |
| May 16..... | 18.91 | May 16..... | 20.47 | Nov. 22..... | 21.29 | Nov. 22..... | 14.75 |
| | 19.33 | | 18.45 | | 15.93 | | 15.36 |
| June 13..... | 16.47 | June 13..... | 17.16 | Dec. 20..... | 12.29 | Dec. 20..... | 13.82 |
| | 15.69 | | 19.75 | | 15.39 | | 12.75 |
| July 11..... | 9.39 | July 11..... | 12.78 | Jan. 17, 1913. | 16.70 | Jan. 17, 1913. | 12.14 |
| | 19.80 | | 20.54 | | 18.23 | | 13.51 |
| Aug. 8..... | 20.23 | Aug. 8..... | 21.06 | Feb. 14..... | 19.95 | Feb. 14..... | 13.24 |
| | 20.78 | | 20.57 | | 18.55 | | 14.89 |
| Sept. 5..... | 18.50 | Sept. 5..... | 18.53 | Mar. 14..... | 20.93 | Mar. 14..... | 18.63 |
| | 19.34 | | 19.92 | | 21.51 | | 14.92 |
| Oct. 3..... | 20.39 | Oct. 3..... | 21.19 | April 11..... | 22.16 | April 11..... | 17.40 |
| | 18.54 | | 24.58 | | 22.82 | | 19.45 |
| | $453.13 | | $476.56 | | $497.08 | | $415.42 |
| Average wage.... | $8.71 | Average wage.... | $9.16 | Average wage .... | $9.56 | Average wage .... | $7.99 |

[1] In the case of the other twenty-four workers, no record of the hours of employment was kept by the employers.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 27 WOMEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 3 OF THE 27 WORKERS,[1] FOR THE YEAR 1912–1913, OR THE YEAR 1913.

Amounts are recorded for weekly or bi-weekly pay intervals. In date column is indicated the first day of each fourth week.

| Bit Winder No. 1. January 3, 1913–January 1, 1914. (Chart No. 60.) | | Spooler No. 1. January 3, 1913–January 1, 1914. (Chart No. 61.) | | Spooler No. 2. January 3, 1913–January 1, 1914. (Chart No. 62.) | | Twister No. 1. January 3, 1913–January 1, 1914. (Chart No. 63.) | |
|---|---|---|---|---|---|---|---|
| Date. | Amount. | Date. | Amount. | Date. | Amount. | Date. | Amount. |
| Jan. 3, 1913.. | $ 5.03 | Jan. 3, 1913. | $ 8.05 | Jan. 3, 1913. | $ 7.12 | Jan. 3, 1913. | $ 5.89 |
| | 7.07 | | 8.69 | | 6.54 | | 5.83 |
| | 8.33 | | 10.35 | | 8.54 | | 2.83 |
| | 8.49 | | 11.04 | | 8.68 | | 8.24 |
| Jan. 31..... | 7.58 | Jan. 31..... | 10.82 | Jan. 31..... | 8.00 | Jan. 31..... | 8.29 |
| | 8.61 | | 10.78 | | 9.09 | | 8.50 |
| | 7.77 | | 10.69 | | 8.03 | | 7.78 |
| | 8.03 | | 7.59 | | 7.96 | | 7.91 |
| Feb. 28..... | 8.96 | Feb. 28..... | 8.20 | Feb. 28..... | 7.00 | Feb. 28..... | 4.87 |
| | 8.31 | | 9.19 | | 7.69 | | 7.14 |
| | 6.74 | | 7.09 | | 5.90 | | 5.96 |
| | 8.62 | | 5.15 | | 5.81 | | 4.45 |
| Mar. 28..... | 8.07 | Mar. 28..... | 5.16 | Mar. 28..... | 4.45 | Mar. 28..... | 4.78 |
| | 5.33 | | 5.22 | | 4.35 | | 3.73 |
| | 8.42 | | 5.17 | | 4.72 | | 4.46 |
| | 6.70 | | 4.75 | | 4.16 | | 3.93 |
| April 25..... | 6.77 | April 25..... | 5.72 | April 25..... | 6.51 | April 25..... | 4.38 |
| | 7.20 | | 5.95 | | 4.30 | | 5.37 |
| | 8.40 | | 7.56 | | 6.02 | | 6.53 |
| | 7.02 | | 5.78 | | 5.67 | | 4.41 |
| May 23..... | —[2] | May 23..... | 4.02 | May 23..... | 3.00 | May 23..... | 3.85 |
| | 5.24 | | 8.45 | | 5.69 | | 4.46 |
| | 4.59 | | 2.20 | | 2.34 | | 1.56 |
| | 5.21 | | 5.78 | | 4.40 | | 4.26 |
| June 20..... | 6.10 | June 20..... | 3.89 | June 20..... | 4.81 | June 20..... | 4.54 |
| | 5.20 | | 5.57 | | 5.75 | | 2.63 |
| | 1.59 | | —[3] | | 1.37 | | —[3] |
| | —[3] | | —[3] | | —[3] | | —[3] |
| July 18..... | 6.45 | July 18..... | 9.50 | July 18..... | 7.02 | July 18..... | 7.07 |
| | 6.18 | | 9.50 | | 7.04 | | 7.00 |
| | 8.70 | | 9.45 | | 6.98 | | 7.30 |
| | 6.07 | | 8.77 | | 6.79 | | 6.44 |
| Aug. 15..... | 8.80 | Aug. 15..... | 10.44 | Aug. 15..... | 7.54 | Aug. 15..... | 8.03 |
| | 7.77 | | 5.30 | | 6.15 | | 5.43 |
| | 8.31 | | —[3] | | 6.12 | | 6.76 |
| | 6.56 | | —[3] | | 5.68 | | 3.79 |
| Sept. 12..... | —[2] | Sept. 12..... | 6.69 | Sept. 12..... | 4.28 | Sept. 12..... | 4.85 |
| | 6.16 | | 5.65 | | 4.00 | | 4.70 |
| | 6.46 | | 5.73 | | 3.95 | | 4.07 |
| | 5.96 | | 7.57 | | 4.18 | | 6.38 |
| Oct. 10..... | 5.51 | Oct. 10..... | 5.97 | Oct. 10..... | 6.14 | Oct. 10..... | 4.43 |
| | 6.55 | | 10.71 | | 4.26 | | 7.39 |
| | 6.47 | | 10.42 | | 7.03 | | 8.38 |
| | 7.07 | | 10.58 | | 6.30 | | 7.73 |
| Nov. 7..... | 6.51 | Nov. 7..... | 6.37 | Nov. 7..... | 6.19 | Nov. 7..... | 5.88 |
| | 5.54 | | 10.13 | | 5.42 | | 6.04 |
| | 5.52 | | 5.44 | | 5.38 | | 5.02 |
| | 5.57 | | 8.00 | | 6.25 | | 5.48 |
| Dec. 5..... | 4.13 | Dec. 5..... | 2.95 | Dec. 5..... | 4.56 | Dec. 5..... | .79 |
| | 5.57 | | 10.39 | | 5.45 | | 6.37 |
| | 7.30 | | 8.90 | | —[4] | | 7.51 |
| | 7.11 | | 9.15 | | —[4] | | 4.05 |
| | $329.65 | | $360.47 | | $284.61 | | $277.47 |
| Average wage.... | $6.34 | Average wage.... | $6.93 | Average wage..... | $5.47 | Average wage..... | $5.34 |

[1] In the case of the other twenty-four workers, no record of the hours of employment was kept by the employers.

[2] No work.

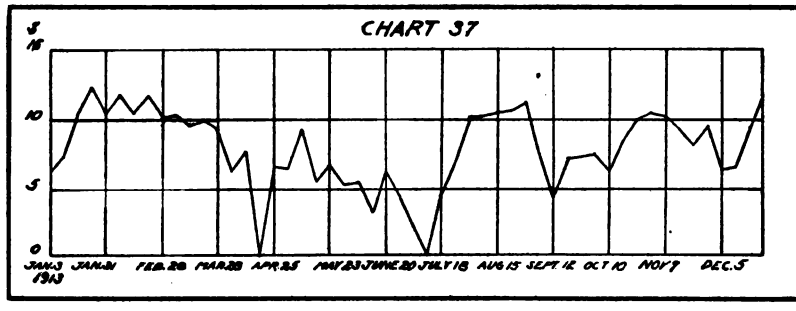
[3] Stock taking.

[4] Ill.

ACTUAL WAGES (WEEKLY OR BI-WEEKLY), AVERAGE WAGE PER WEEK, AND TOTAL WAGES PER YEAR, OF 27 WOMEN TEXTILE-MILL WORKERS OF THE NORTHEAST SECTION OF PHILADELPHIA, TOGETHER WITH HOURS AT WORK PER WEEK AND TOTAL HOURS AT WORK PER YEAR IN THE CASE OF 3 OF THE 27 WORKERS, FOR THE YEAR 1912–1913, OR THE YEAR 1913.

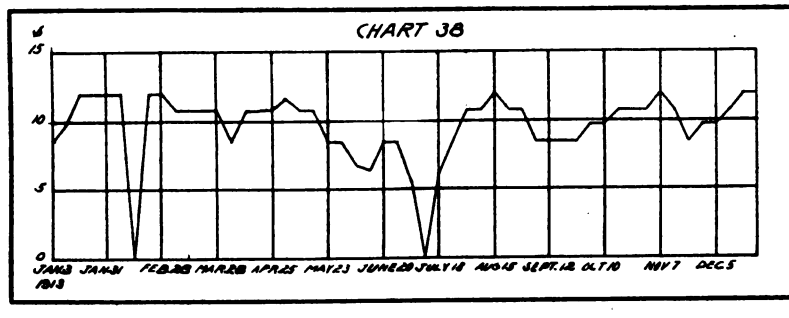
BURLER NO. 1.

WEEKLY WAGES.



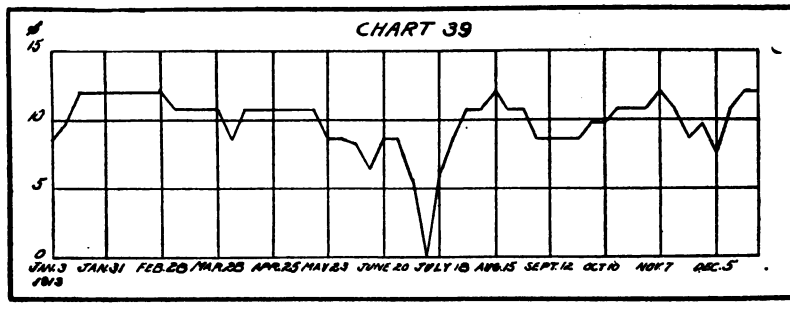

BURLER NO. 2.

WEEKLY WAGES.



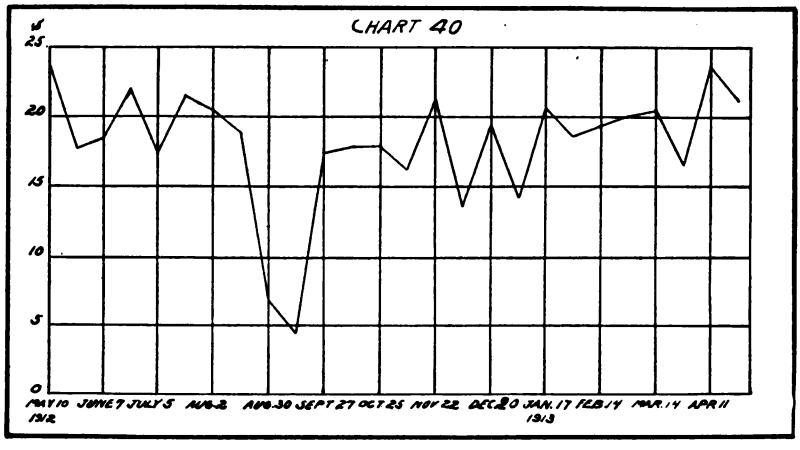

BURLER NO. 3.

WEEKLY WAGES.



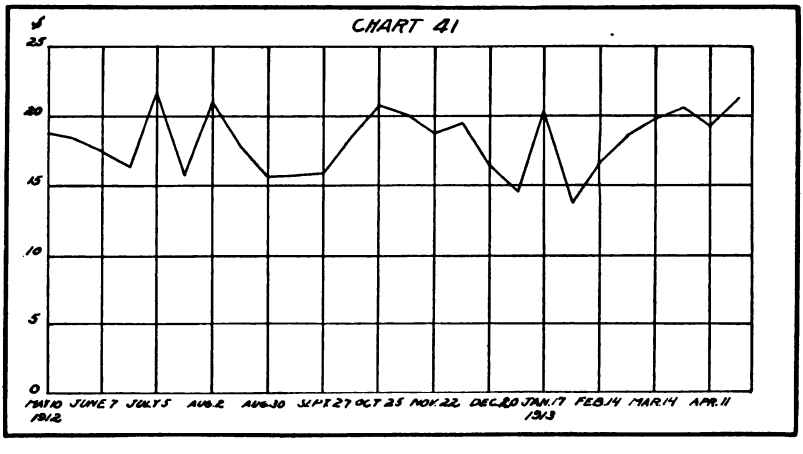
INGRAIN CARPET WEAVER NO. 1.

BI-WEEKLY WAGES.



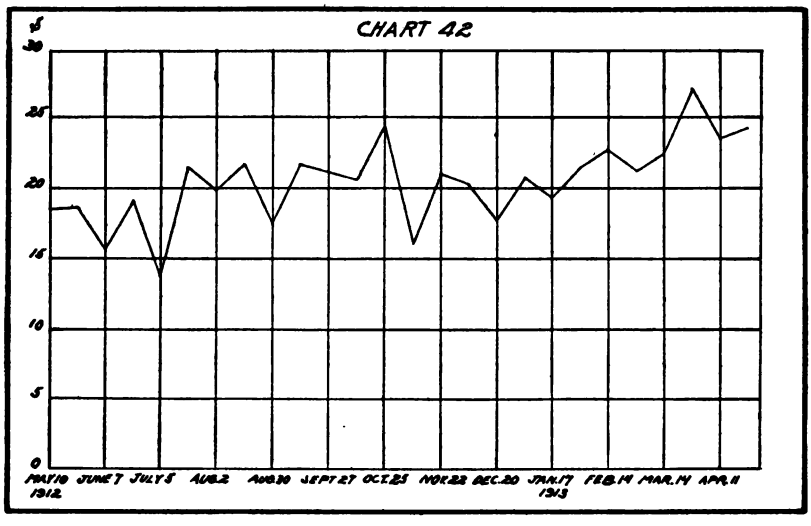

INGRAIN CARPET WEAVER NO. 2.

BI-WEEKLY WAGES.



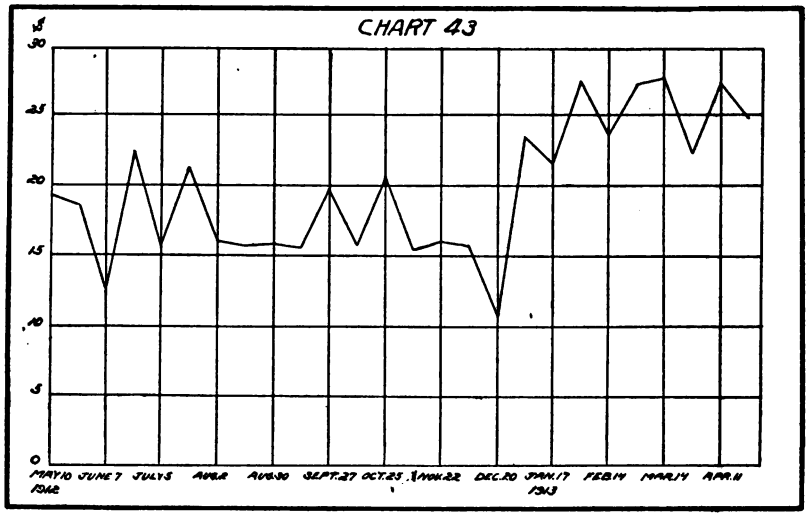
INGRAIN CARPET WEAVER NO. 3.

BI-WEEKLY WAGES.



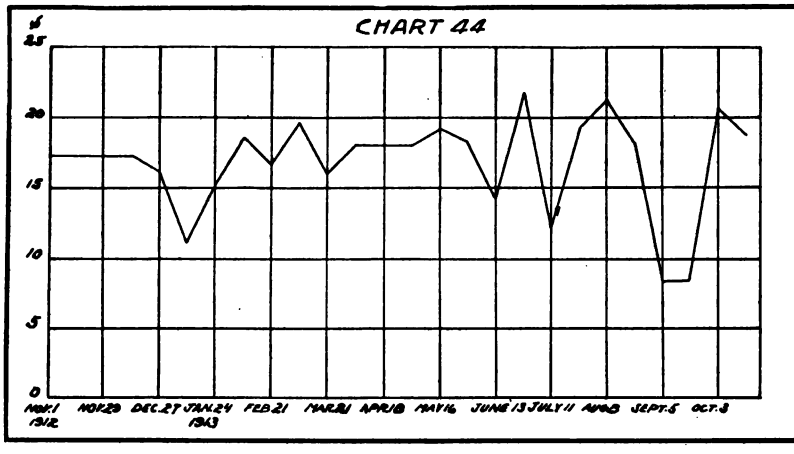

INGRAIN CARPET WEAVER NO. 4.

BI-WEEKLY WAGES.



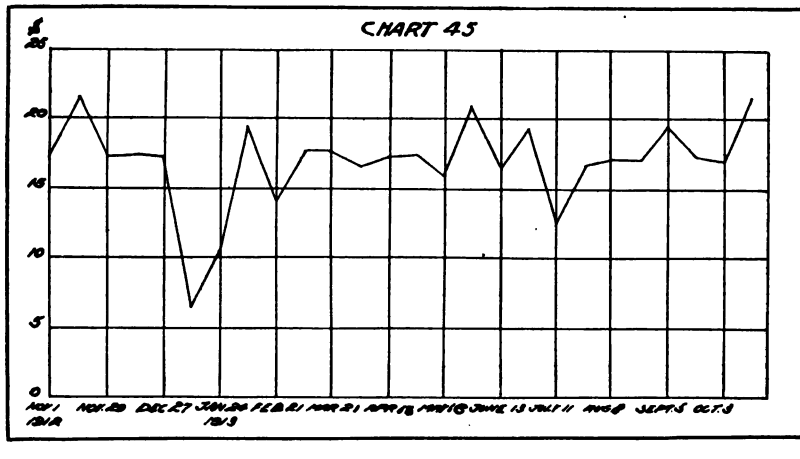
TAPE WEAVER NO. 1.

BI-WEEKLY WAGES.



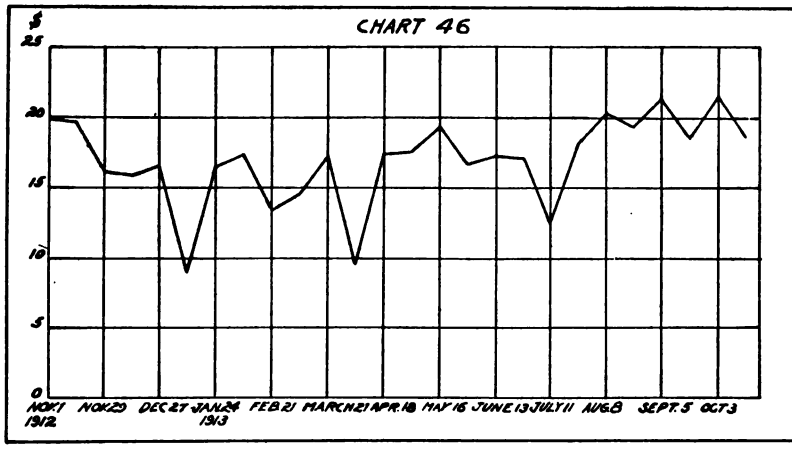

TAPE WEAVER NO. 2.

BI-WEEKLY WAGES.



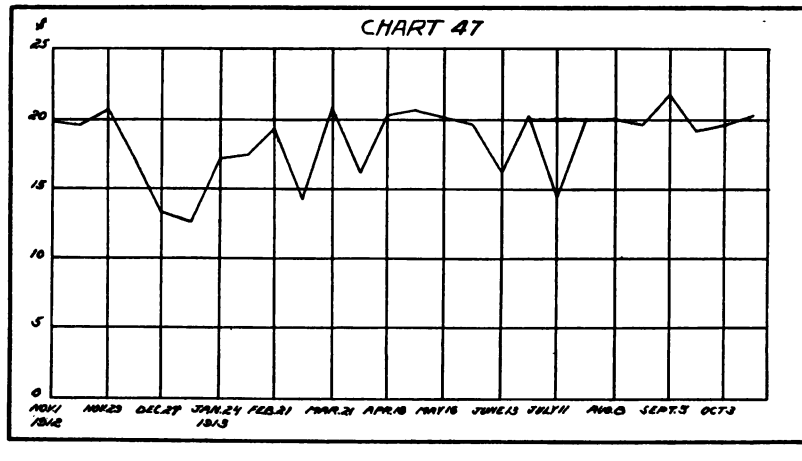
TAPE WEAVER NO 3.

BI-WEEKLY WAGES.



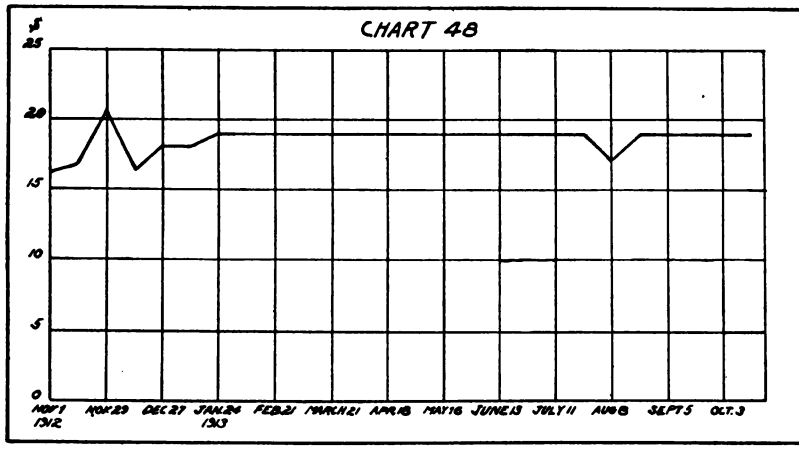

TAPE WEAVER NO. 4.

BI-WEEKLY WAGES.



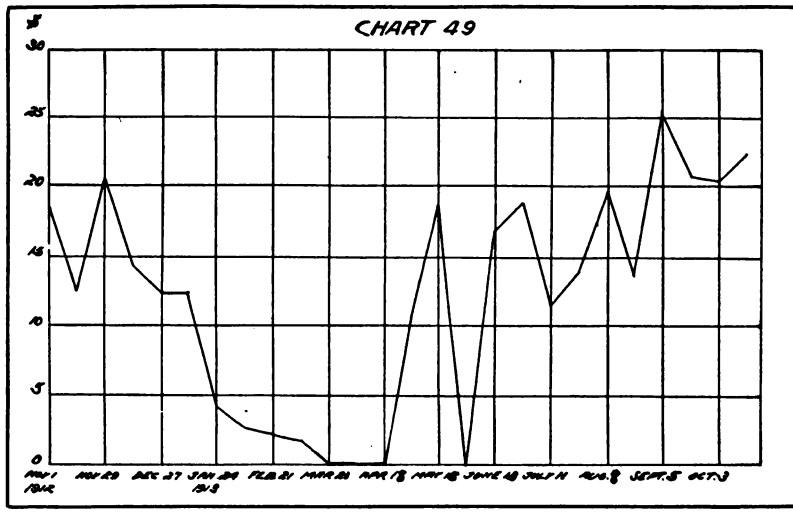
TAPE WEAVER NO. 5.

BI-WEEKLY WAGES.



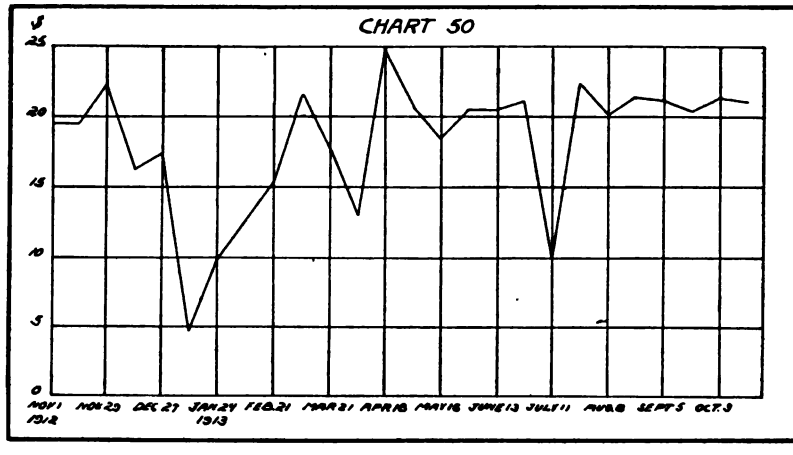

TAPE WEAVER NO. 6.

BI-WEEKLY WAGES.



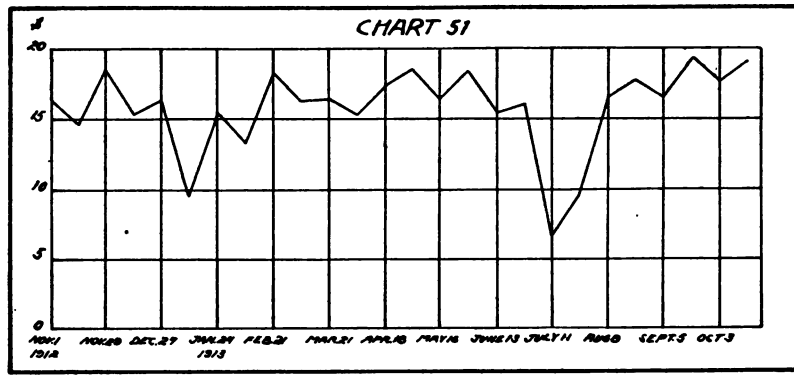
TAPE WEAVER NO. 7.

BI-WEEKLY WAGES.



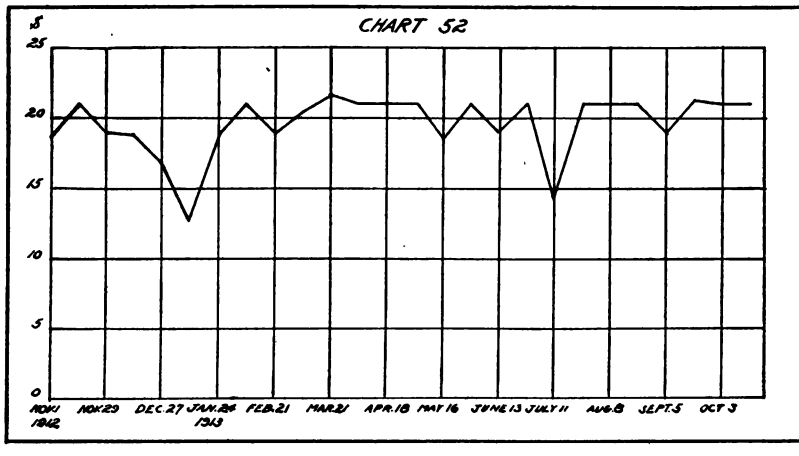

TAPE WEAVER NO. 8.

BI-WEEKLY WAGES.



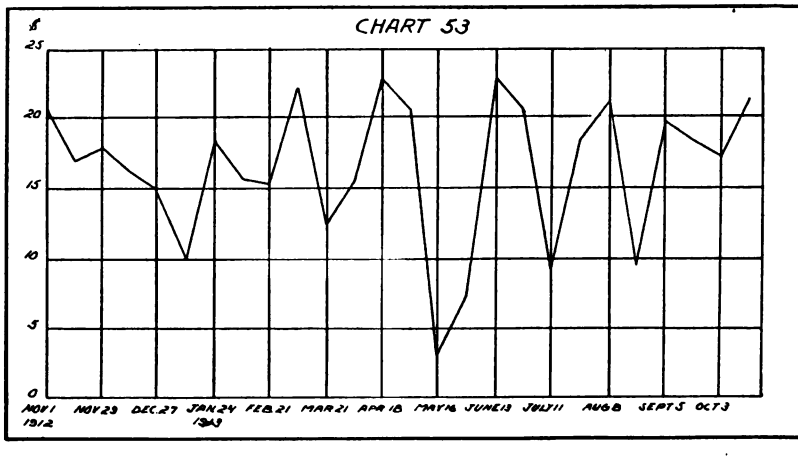
TAPE WEAVER NO. 9.

BI-WEEKLY WAGES.



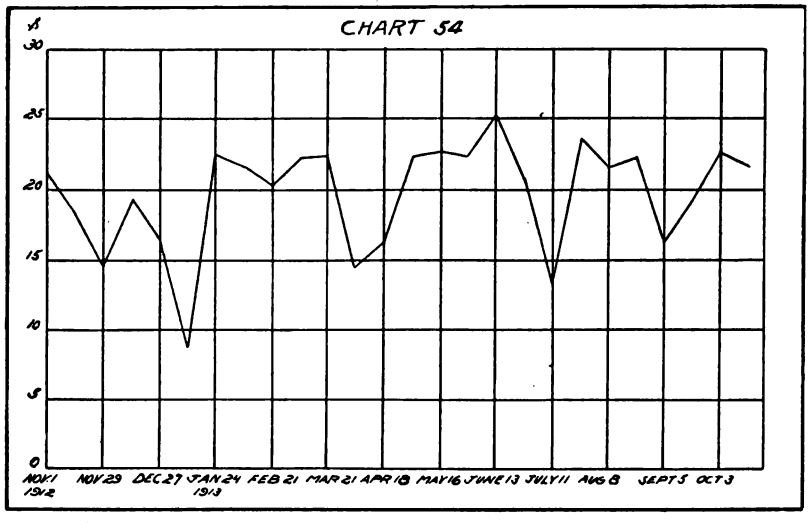

TAPE WEAVER NO. 10.

BI WEEKLY WAGES.



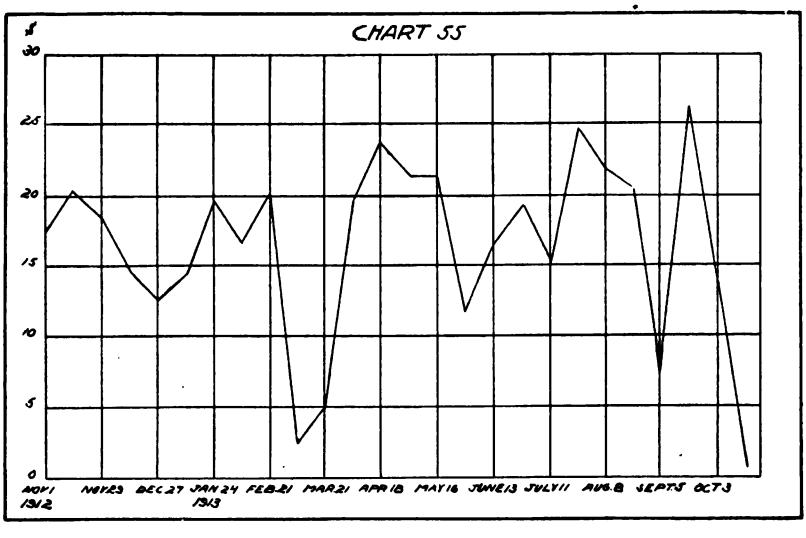
TAPE WEAVER NO. 11.

BI-WEEKLY WAGES.



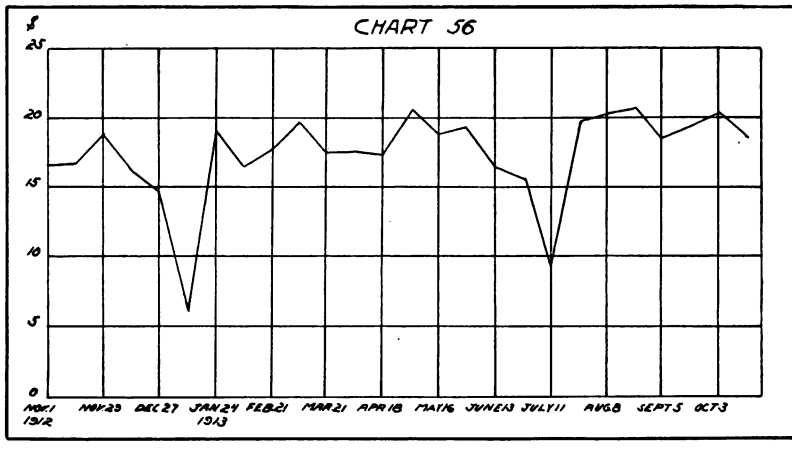

TAPE WEAVER NO. 12.

BI-WEEKLY WAGES.



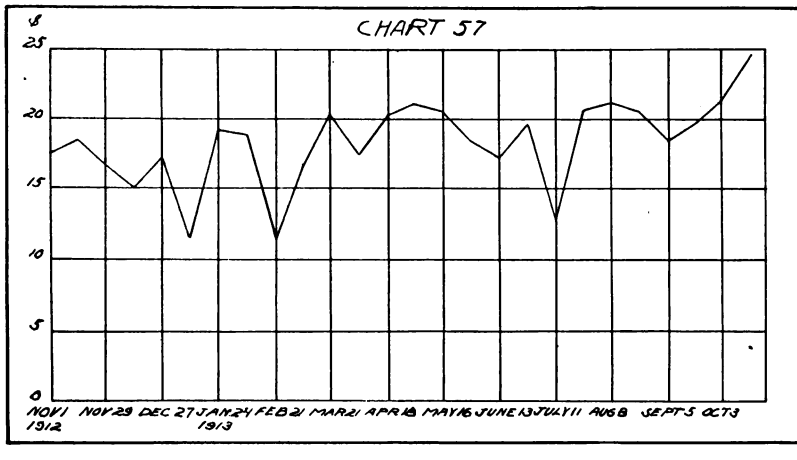
TAPE WEAVER NO. 13.

BI-WEEKLY WAGES.



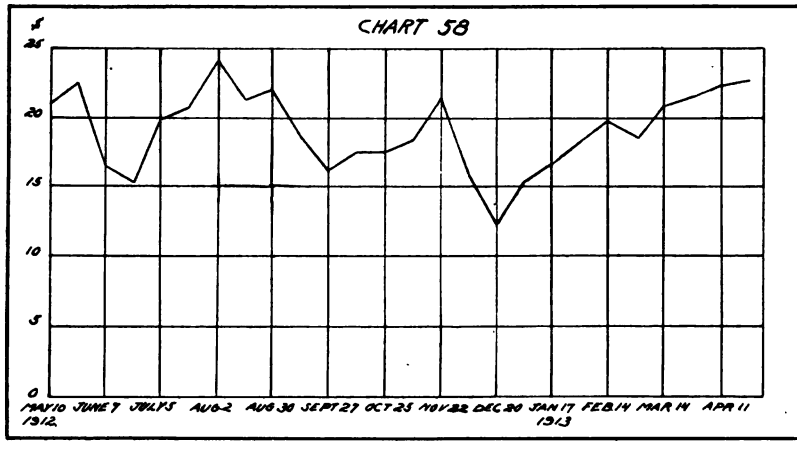

TAPE WEAVER NO. 14.

BI-WEEKLY WAGES.



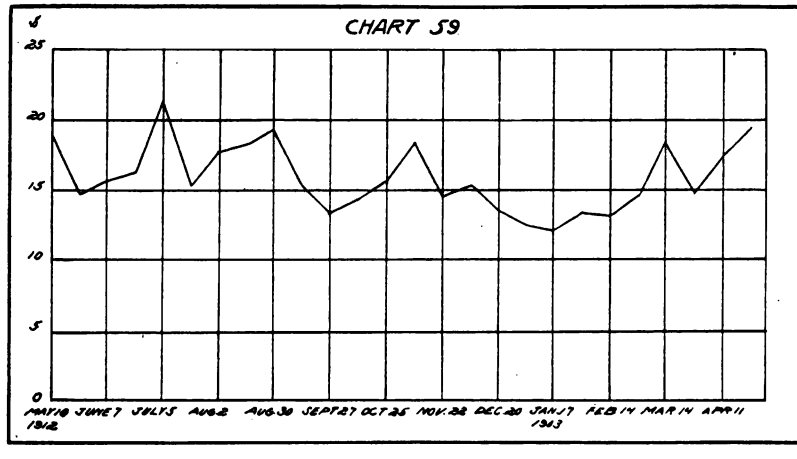
WINDER NO. 1.

BI-WEEKLY WAGES.



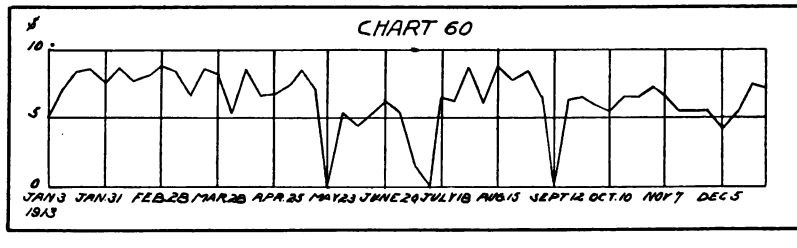

WINDER NO. 2.

BI-WEEKLY WAGES.



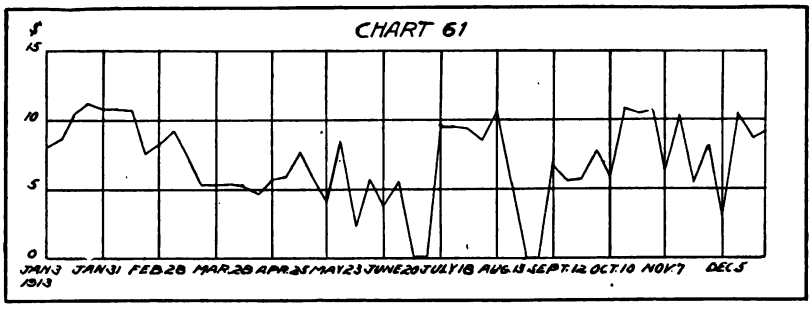

BIT WINDER NO. 1.

WEEKLY WAGES.



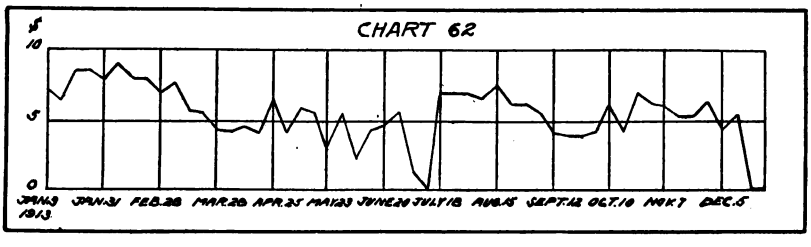
SPOOLER NO. 1.

WEEKLY WAGES.



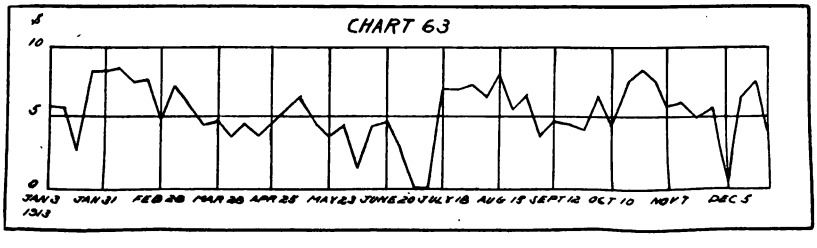

SPOOLER NO. 2.

WEEKLY WAGES.




TWISTER NO. 1.

WEEKLY WAGES.



# APPENDIX A.

**TABLE GIVING COST OF MAINTENANCE FOR A YEAR FOR INDIVIDUALS OF VARIOUS AGES FOR THOSE THINGS THAT VARY WITH THE SIZE OF THE FAMILY—FAIR STANDARD.**[1]

| Sex and Age. | Food. | Clothing. | Doctor and Medicine. | Insurance. | Amusements. | Tobacco. | Church. | Total. |
|---|---|---|---|---|---|---|---|---|
| Father | $94.64 | $45.75 | $2.33 | $5.20 | $7.80 | $5.20 | $5.20 | $166.12 |
| Mother | 75.71 | 33.75 | 2.33 | 5.20 | 7.80 | ..... | 5.20 | 129.99 |
| Males: | | | | | | | | |
| 17 years and over | 94.64 | 50.50 | 2.33 | 2.60 | 7.80 | ..... | 5.20 | 163.07 |
| 16 years | 86.17 | 42.45 | 2.33 | 2.60 | 7.80 | ..... | 5.20 | 146.55 |
| 15 years | 86.17 | 42.45 | 2.33 | 2.60 | ..... | ..... | ..... | 133.55 |
| 14 years | 75.71 | 42.45 | 2.33 | 2.60 | ..... | ..... | ..... | 123.09 |
| 13 years | 75.71 | 30.55 | 2.33 | 2.60 | ..... | ..... | ..... | 111.19 |
| 12 years | 66.24 | 30.55 | 2.33 | 2.60 | ..... | ..... | ..... | 101.72 |
| 10 and 11 years | 56.78 | 30.55 | 2.33 | 2.60 | ..... | ..... | ..... | 92.26 |
| 6 to 9 years | 47.32 | 17.45 | 2.33 | 2.60 | ..... | ..... | ..... | 69.70 |
| 3 to 5 years | 37.85 | 14.50 | 2.33 | 2.60 | ..... | ..... | ..... | 57.28 |
| Females: | | | | | | | | |
| 17 years and over | 75.71 | 63.80 | 2.33 | 2.60 | 7.80 | ..... | 5.20 | 157.44 |
| 16 years | 75.71 | 37.00 | 2.33 | 2.60 | 7.80 | ..... | 5.20 | 130.64 |
| 15 years | 75.71 | 37.00 | 2.33 | 2.60 | ..... | ..... | ..... | 117.64 |
| 14 years | 66.24 | 37.00 | 2.33 | 2.60 | ..... | ..... | ..... | 108.17 |
| 13 years | 66.24 | 25.35 | 2.33 | 2.60 | ..... | ..... | ..... | 96.52 |
| 10 to 12 years | 56.78 | 25.35 | 2.33 | 2.60 | ..... | ..... | ..... | 85.96 |
| 6 to 9 years | 47.32 | 16.85 | 2.33 | 2.60 | ..... | ..... | ..... | 69.10 |
| 3 to 5 years | 37.85 | 13.20 | 2.33 | 2.60 | ..... | ..... | ..... | 54.98 |
| Children: | | | | | | | | |
| 2 years | 37.85 | 6.30 | 2.33 | 2.60 | ..... | ..... | ..... | 49.08 |
| Under 2 years | 28.39 | 6.30 | 2.33 | 2.60 | ..... | ..... | ..... | 39.62 |

[1] 61st Congress, 2d Session, Senate Document No. 645, *Report on Condition of Woman and Child Wage-Earners in the United States*, Vol. XVI: *Family Budgets of Typical Cotton-Mill Workers*, p. 243.

# APPENDIX B.

**TABLE GIVING AVERAGE RETAIL PRICES OF THE PRINCIPAL ARTICLES OF FOOD FOR THE CITY OF PHILADELPHIA, PA., FOR MARCH 15, 1913, MARCH 15, 1914, MARCH 15, 1915, MARCH 15, 1916, MARCH 15, 1917, AND MARCH 15, 1918.[1]**

| Article. | Unit. | 1913. | 1914. | 1915. | 1916. | 1917. | 1918. |
|---|---|---|---|---|---|---|---|
| Sirloin steak | Pound | $0.286 | $0.300 | $0.281 | $0.308 | $0.345 | $0.398 |
| Round steak | " | .235 | .257 | .245 | .266 | .309 | .374 |
| Rib roast | " | .214 | .219 | .198 | .220 | .256 | .303 |
| Chuck roast | " | .— | .178 | .164 | .178 | .215 | .260 |
| Plate beef | " | .— | .119 | .118 | .120 | .145 | .190 |
| Pork chops | " | .203 | .215 | .182 | .234 | .294 | .356 |
| Bacon, sliced | " | .238 | .257 | .265 | .274 | .326 | .466 |
| Ham, sliced | " | .297 | .296 | .291 | .329 | .395 | .489 |
| Lard | " | .150 | .152 | .146 | .149 | .235 | .334 |
| Lamb | " | .186 | .195 | .194 | .226 | .266 | .326 |
| Hens | " | .218 | .238 | .233 | .249 | .293 | .— |
| Salmon, canned | " | .— | .— | .181 | .179 | .193 | .265 |
| Eggs, strictly fresh | Dozen | .254 | .347 | .267 | .309 | .368 | .460 |
| Butter | Pound | .475 | .407 | .416 | .473 | .519 | .592 |
| Cheese | " | .— | .— | .239 | .254 | .333 | .377 |
| Milk | Quart | .080 | .080 | .080 | .080 | .090 | .132 |
| Bread | 16-oz. loaf.[2] | .043 | .043 | .— | .— | .064 | .071 |
| Flour | Pound | .032 | .032 | .044 | .037 | .058 | .070 |
| Corn meal | " | .028 | .028 | .029 | .028 | .037 | .076 |
| Rice | " | .— | .— | .095 | .093 | .097 | .131 |
| Potatoes | " | .021 | .025 | .019 | .030 | .062 | .028 |
| Onions | " | .— | .— | .027 | .039 | .122 | .039 |
| Beans | " | .— | .— | .072 | .090 | .148 | .184 |
| Prunes | " | .— | .— | .140 | .136 | .142 | .171 |
| Raisins | " | .— | .— | .118 | .118 | .127 | .142 |
| Sugar | " | .049 | .045 | .061 | .071 | .079 | .088 |
| Coffee | " | .— | .— | .295 | .300 | .285 | .279 |
| Tea | " | .— | .— | .560 | .578 | .544 | .587 |

[1] Bureau of Labor Statistics, U. S. Department of Labor, *Monthly Review*, Vol. VI, May, 1918, Number 5, p. 98; also Bureau of Labor Statistics, U. S. Department of Labor, Bulletin Number 228, *Retail Prices 1907 to December, 1916*, pp. 234–243. (The figures here given are average prices charged in a number of Philadelphia stores on the given dates. The averages given for 1913, 1914, 1917, and 1918, are those of the Bureau of Labor Statistics; the averages given for 1915 and 1916 have been worked out by the authors of this study from data in the bulletin just referred to, of the Bureau of Labor Statistics.)

[2] 16 ounces, weight of dough.

# APPENDIX C.

**TABLE GIVING THE AMOUNTS IN A SUGGESTED BUDGET, FAIR STANDARD, FOR A TEXTILE-MILL WORKER'S FAMILY OF FIVE, REVISED BY THE USE OF INDEX NUMBERS TO CONFORM TO THE SCALE OF PRICES FOR MARCH, 1918, AND MARCH, 1919.**

| Item. | Amount[1] for 1914. (See p. 145.) | Index Number for March, 1918. (March, 1914 = 100.) | Revised Amount[1] for March, 1918. | Index Number for March, 1919. (March, 1914 = 100.) | Revised Amount[1] for March, 1919. |
|---|---|---|---|---|---|
| Rent | $ 180.00 | 1.15 | $ 207.00 | 1.15 | $ 207.00 |
| Fuel and light | 51.00 | 1.26 | 64.00 | 1.48 | 75.00 |
| Food | 380.00 | 1.54 | 585.00 | 1.75 | 665.00 |
| Clothing | 158.00 | 2.00 | 316.00 | 2.00 | 316.00 |
| Total for the four principal items of expenditure | $ 769.00 | | $1,172.00 | | $1,263.00 |
| Medical attention | $ 27.00 | 1.52 | $ 41.00 | 1.64 | $ 44.00 |
| Insurance and savings | 100.00 | 1.52 | 152.00 | 1.64 | 164.00 |
| Lodge and union dues | 26.00 | 1.52 | 40.00 | 1.64 | 43.00 |
| Reading matter | 10.00 | 1.52 | 15.00 | 1.64 | 16.00 |
| Church and charity | 14.00 | 1.52 | 21.00 | 1.64 | 23.00 |
| Furniture, furnishings, and general supplies | 30.00 | 1.52 | 46.00 | 1.64 | 49.00 |
| Recreation and pocket money | 55.00 | 1.00[2] | 55.00 | 1.00[2] | 55.00 |
| Unclassified | 40.00 | 1.52 | 61.00 | 1.64 | 66.00 |
| Total | $1,071.00 | | $1,603.00 | | $1,723.00 |

[1] These amounts are stated to the nearest dollar.
[2] Car fare and the price of moving pictures and of other cheap standard forms of amusement cannot be said to have increased.

## Sources of Index Numbers.

The index number for rent has been calculated from local inquiry and from the tables of the National Industrial Conference Board in *Wartime Changes in the Cost of Living*, pp. 23–44; the index number for clothing has been calculated from local inquiry and from the tables in *Wartime Changes in the Cost of Living*, p. 81; the index number for food has been based upon the tables of the Bureau of Labor Statistics, U. S. Department of Labor, in the *Monthly Review*, Vol. VI, May, 1918, Number 5, p. 95, and the *Monthly Labor Review*, Vol. VIII, May, 1919, Number 5, p. 127; the index number for fuel and light has been based upon the tables of the Bureau of Labor Statistics, U. S. Department of Labor, in the *Monthly Review*, Vol. VI, March, 1918, Number 3, p. 107, and the *Monthly Labor Review*, Vol. VIII, March, 1919, Number 3, pp. 101, 102.

The index number taken for each of the remaining items which have increased, is the ratio of the sum of the revised amounts for the four principal items of expenditure and the sum of the same four items for the year 1914: thus the ratio of increase 1172/769 = 1.52, index number for March, 1918; and the ratio of increase 1263/769 = 1.64, index number for March, 1919.

## APPENDIX D.

**TABLE GIVING THE AMOUNTS IN A SUGGESTED BUDGET, FAIR STANDARD, FOR A WOMAN TEXTILE-MILL WORKER WITH NO ONE DEPENDENT UPON HER FOR SUPPORT, REVISED BY THE USE OF INDEX NUMBERS TO CONFORM TO THE SCALE OF PRICES FOR MARCH, 1918, AND MARCH, 1919.**

| Item. | Amount[1] for 1914. (See p. 238.) | Index Number for March, 1918. (March, 1914 = 100.) | Revised Amount[1] for March, 1918. | Index Number for March, 1919. (March, 1914 = 100.) | Revised Amount[1] for March, 1919. |
|---|---|---|---|---|---|
| Lodging (room rent) | $ 65.00 | 1.15 | $ 75.00 | 1.15 | $ 75.00 |
| Food (table board) | 208.00 | 1.54 | 320.00 | 1.75 | 364.00 |
| Clothing | 75.00 | 2.00 | 150.00 | 2.00 | 150.00 |
| Total for the three principal items of expenditure | $348.00 | | $545.00 | | $589.00 |
| Medical attention | $ 15.00 | 1.57 | $ 24.00 | 1.69 | $ 25.00 |
| Insurance and savings | 86.00 | 1.57 | 135.00 | 1.69 | 145.00 |
| Lodge and union dues | 18.00 | 1.57 | 28.00 | 1.69 | 30.00 |
| Reading matter | 10.00 | 1.57 | 16.00 | 1.69 | 17.00 |
| Church and charity | 13.00 | 1.57 | 20.00 | 1.69 | 22.00 |
| Recreation | 40.00 | 1.57 | 63.00 | 1.69 | 68.00 |
| Car fare | 5.00 | 1.00[2] | 5.00 | 1.00[2] | 5.00 |
| Gifts | 10.00 | 1.57 | 16.00 | 1.69 | 17.00 |
| Laundry | 5.00 | 1.57 | 8.00 | 1.69 | 8.00 |
| Toilet supplies | 5.00 | 1.57 | 8.00 | 1.69 | 8.00 |
| Sundries | 8.00 | 1.57 | 13.00 | 1.69 | 14.00 |
| Total | $563.00 | | $881.00 | | $948.00 |

[1] These amounts are stated to the nearest dollar.
[2] Car fare has not increased.

### Sources of Index Numbers.

The sources are the same as those referred to under Appendix C.

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